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**Mature job-seeking in New Zealand:
A political economy perspective**

**A thesis presented in partial fulfilment of the requirements
for the degree of PhD in Communication and Journalism at
Massey University, Palmerston North, New Zealand.**

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ABSTRACT

Job-seeking research has been implicitly an examination of the job-seeking activities of youth. Even at the broader level of the labour market there continues an underlying association of youth with employment while the experiences of mature workers have been largely minimised, especially in New Zealand. This study examines the job-seeking activities and experiences of mature job-seekers in the New Zealand labour market from a political economy perspective.

Issues surrounding mature workers have lacked a theoretical and disciplinary “base” with the issues of retirement and health consistently overwhelming any discussion about mature people and employment. The political economy theory of aging does provide a useful explanatory framework given the struggle for recognition and resources of mature workers. The persistent exclusion of mature workers from any discussion about the labour market in New Zealand is a common theme throughout the present study.

As mature workers become increasingly “problematized” by economists as a threat to future economic productivity; issues surrounding mature employment need to be better understood because there will be greater proportions of mature workers and mature job-seekers. Through a sample of 947 mature jobs-seekers collected by MESA offices throughout New Zealand, issues surrounding mature job-seekers in particular were examined.

The results highlight both the different and similar experiences of men and women in the New Zealand labour market. Women respondents were more likely to present themselves as younger than men, and to be returning to the labour market after family responsibilities with lesser confidence in their job-seeking skills and occupational abilities. Men by contrast presented themselves at MESA as older and more likely to have been made redundant; they also appeared to have more confidence in their job-seeking and occupational skills. Gender, however, did little to explain the primarily formal job-seeking methods used and the effort expended job-seeking.

There is little to suggest that job-seeking efforts diminish significantly with age. Only with the final cohort of age 61 years and over, was mean job-search effort significantly less than for other age-cohorts. By contrast the variable time out of work explained much of the variance with job-search peaking at six months out of work. Subsequent analysis strongly supports the suggestion that any policy intervention will have the greatest impact within the first four to six months of unemployment.

There is also some evidence to suggest that the reason for becoming a mature job-seeker and the attributions these mature job-seekers make for their unemployment is associated with their job-search efforts. In the present study those mature job-seekers made compulsorily redundant, regardless of age or gender, clearly tried harder than other job-seekers. By contrast those job-seekers who indicated they had been dismissed gave less effort to their job-search.

The primary barrier identified by mature job-seekers is silence, silence from employers or employment agencies about why they have not been considered or rejected for work. As a consequence many mature job-seekers interpreted this silence as age discrimination. Understandably mature job-seekers are reluctant to see their lack of skills or experience as contributing to their circumstance and feel disappointed that their skills are not appreciated: a point well highlighted by the qualitative analysis “Trajectory of emotion” that captures the voice of participants in the present study.

Finally, paid employment does matter to mature people and future research and policy would do well to examine the full picture of the labour market and give attention to where real needs exist. Mature job-seekers in the present study did not necessarily seek “special” treatment but rather the same opportunities as their chronologically younger colleagues to make a contribution to New Zealand society through paid work.

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LIST OF ABBREVIATIONS

ACC	Accident Compensation Corporation
ANOVA	Analysis of Variance
BHPS	British Household Panel Survey
BLS	Bureau of Labour Statistics
CED	Committee for Economic Development
DWI	Department of Work and Income
EEO Trust	Equal Employment Opportunities Trust
EPMU	Engineering Printing and Manufacturers Union
GDP	Gross Domestic Product
HLFS	Household Labour Force Survey
HRC	Human Rights Commission
HRINZ	Human Resource Institute of New Zealand
ILO	International Labour Organization
LTU	Long-Term Unemployment
MESA	Mature Employment Support Agency
MES	Mature Employment Service
MUHEC	Massey University Human Ethics Committee
MWP	Mature Workers Program
NGO	Non-Government Organisation
NHES	National Household Education Survey
NZBRT	New Zealand Business Roundtable
NZEF	New Zealand Employers Federation
NZES	New Zealand Employment Service
NZIER	New Zealand Institute of Economic Research
OECD	Organization for Economic Co-operation and Development
PEP	Project Employment Programme
PGSF	Public Good Science Fund
RCSA	Recruitment and Consulting Services Association
STU	Short-Term Unemployment
TOPS	Training Opportunity Programme
WINZ	Work and Income New Zealand

MATURE JOB-SEEKING IN NEW ZEALAND

INTRODUCTION

To consider unemployment from middle age is to face a reality many people would rather not consider. For approximately 33,000 New Zealand adults aged 40 years and over, this is indeed their reality. The mature job seeker has received little attention internationally or nationally as the more pressing issues of youth unemployment and government funded superannuation have had the power of influencing electoral outcomes. The plight of the mature job seeker has crept slowly but surely into public consciousness as society begins to understand and accept the ramifications of an aging working population.

The indicators of such change in New Zealand are upon us already: the age of entitlement for government funded superannuation has returned to 65 years for both men and women with the New Zealand Treasury already hinting at age 70; early retirement packages from both the private and public sectors are increasingly less common; there is the continued presence of community funded Mature Employment Support Agencies (MESA); and mature worker issues have suddenly captured popular media attention in a way never observed. Finally, the rhetoric about making way for youth has changed to a concern about retaining the skills of many mature workers. Therein lies the rub: unskilled mature job-seekers, men in particular, represent the greatest numbers of long-term unemployed – what does society do with them?

Research regarding job-seekers has been implicitly youthful. The majority of samples examining job search behaviour have used university students or age cohorts that do not relate to accepted definitions of mature job-seekers. The result is a literature that is premised upon youth job search experiences of the labour market. Little then is truly known about the job seeking experience of mature people internationally, let alone in New Zealand.

Research strategy and methodology

New Zealand has been fortunate that a community response to a real need, mature unemployment in the mid 1990s, resulted in the creation of Mature Employment Support Agencies (MESA) throughout the country as existing government agencies gave their attention to youth unemployment. MESA, a non-government organization (NGO), therefore provides an entry point into the experience of mature job seeking because mature job-seekers themselves voluntarily staff MESA's. The result of such collaboration with MESA, with five agencies from the North and South Islands, was help in designing the data collection device and in the data collection itself. The resulting semi-structured interviews allowed for specific data on job search behaviour and barriers, as well as descriptive accounts of experiences of mature job-seekers.

Research questions

The fundamental questions that will be explored are:

1. Who are mature job-seekers?
2. What is the job seeking behaviour of mature job-seekers?
3. What are the barriers facing mature job-seekers?
4. What is the job-seeking experience of mature job-seekers?

The responses to these primary questions will be examined within the greater context of New Zealand's political economy so the mature job-seekers' place in society can be better understood.

Structure of the report

The report commences with seven chapters that comprise the literature review followed by a research methodologies chapter. The results and discussion chapters have been divided into three sections: mature job-seeker characteristics, mature job-search behaviour and barriers facing mature job-seekers. Each of these three sections has a separate results chapter followed immediately by a discussion chapter. This section is then followed by a qualitative analysis and discussion of the mature job-seeking experience and finally a summary of findings and conclusions.

Chapters One to Seven: Literature Review

The purpose of Chapter One is to locate the mature job-seeker in the greater literature and identify relevant theoretical perspectives. Chapter Two examines the mature job-seeker in the global context identifying historical trends and current issues. Chapter Three focuses on the mature job-seeker in New Zealand examining in detail the visibility of mature worker issues and subsequent actions of community, government and business institutions regarding mature workers. Chapters Four, Five and Six examine the individual mature job-seeker behaviour, the barriers facing mature job-seekers and the mature job-seeker experience of unemployment culminating in the summary of Chapter Seven.

Chapter Eight: Research Methodologies

The research methodologies chapter sets out the rationale for the sample selection, question selection and analysis strategies for the present study. In particular it describes the context within which the present study is conducted and how this influenced these issues of methodology.

Results and Discussion Chapters

For Chapters Nine to Fifteen, the report focuses on answering the following questions, which are addressed both in the results and discussion chapters for each topic.

Chapters Nine & Ten: Mature job-seeker characteristics

The issues addressed in Chapters Nine and Ten examine: 1) The characteristics of mature job-seekers; 2) How the characteristics of mature job-seekers affect definitions of what it means to be a mature worker; 3) How long mature job-seekers have been without work; 4) The reasons mature job-seekers give for becoming job-seekers, and 5) The proportion of mature job-seekers that could be described as “discouraged”

Chapters Eleven & Twelve: Mature job-seeker behaviour

Chapters Eleven and Twelve address the area of mature job-seeking behaviour through four issues: 1) The job search methods used by mature job-seekers; 2) How mature job-seekers differ by the job search sources they use; 3) The influences upon mature job-search effort, and most significantly; 4) The effort exhibited by mature job-seekers in their job search.

Chapters Thirteen & Fourteen: Barriers facing mature job-seekers

Chapters Thirteen and Fourteen examine the barriers facing mature job-seekers through four issues: 1) The reasons mature job-seekers give for their non-employment; 2) The general barriers mature job-seekers face in their job-search; 3) The personal barriers mature job-seekers identified in their job-search; and 4) The importance of skill development for mature job-seekers.

Chapter Fifteen: The mature job seeker experience of unemployment

Chapter Fifteen gives voice to the mature job-seekers by describing their experience of unemployment; examining the differences in experiences; and finally providing a model that best typifies the lived experience of unemployment for mature job-seekers in the present study.

Chapter Sixteen: Summary of Findings and Conclusions

Chapter Sixteen looks at the contribution of the entire report. First, by examining the role of the literature review in identifying and framing important questions and the subsequent research methodologies employed to answer such questions. Second, the primary findings from the key sections are summarised. Finally the report notes the limitations of the study but most importantly it makes a case for the original contribution of the present research to the understanding of mature job-seekers.

MATURE JOB-SEEKING IN NEW ZEALAND

CHAPTER ONE:

OVERVIEW OF AGE AND MATURE JOB-SEEKERS

1.1 Introduction

Bolles' (2000) popular job-seeking guide, "*What Color is Your Parachute?*" ignores the issue of age, yet age matters. Any discussion with mature job-seekers quickly establishes the fact that age is perceived by mature job-seekers as their single greatest barrier to finding a job (Moore, 1996). The omission of age from Bolles' (2000) book illustrates the indifference many have towards the issue of age with Lawrence (1996a) arguing that people are generally unconscious of the "age norms" they use, and will deny age has any part to play in their behaviour. Studies by Rosen and Jerdee (1976a, 1976b, 1977) graphically illustrate that while employers in particular may say age has no influence in their decision-making, their behaviour suggests otherwise. Lawrence (1996b) goes further when she says that:

people's feelings about age are saturated with ambivalence: age matters, age doesn't matter, I care, I don't care (p.21)

The study of age it is argued is hindered because while age is commonplace it is also uninteresting. Age is ordinary but holds intimate information about our lives, which makes it and everything we learn about it exceedingly personal, relevant, and potentially threatening. We cannot change our age, thus we cannot deny any knowledge that gets attached to it, and it is this attachment that creates great anxiety among mature job-seekers (Lawrence, 1996a). Mature job-seekers also have good reason to be anxious; while youth unemployment statistics capture the attention, mature job-seekers now represent, proportionately, the largest group of long-term unemployed: a point, policy makers cannot continue to ignore (Encel, 1997).

Historically attitudes toward retirement in developed countries have been very flexible. During the 1950s and 1960s retirement was characterised as a time of crisis and sickness worth delaying at all costs. Emphasis on the value of continuing to work promoted a vision of retirement as social death. With the mass unemployment of the 1970s and

1980s retirement was reinterpreted as an active choice. Moreover, staying active no longer meant the need to stay in work; instead, it was for individuals to define their own retirement leisure programme. This reversal, like those before it was predicated on the need to “shake out” mature workers in order to make way for the young unemployed. Now, with expectations of an aging workforce and reduced labour inputs working into mature age is again being reinterpreted (Blaikie, 1999).

1.2 Disciplinary Basis

Examining the mature job-seeker involves a difficult selection amongst competing disciplines. Social gerontology appears to be the appropriate discipline from which to first begin an examination of the mature job-seeker. Koller (1968) defines social gerontology as “the study of the impact of aging upon individuals in society and the subsequent reactions of individuals and society to aging (p.4).” Achenbaum and Levin (1989) note, what constitutes gerontology’s scope and purpose is often a matter of who is speaking and how the issues are framed. Matcha (1997) suggests that while social gerontology has emerged as a free standing discipline it is also viewed as a rubric for various fields of study as researchers explore the phenomena of the aging process in medicine, psychology, sociology, economics, politics, demographics and social work.

Given the breadth of these disciplines Matcha (1997) suggests that the “sociology of aging” is a subset of the greater discipline of social gerontology and is the discipline where issues such as mature job-seekers are best examined. The sociology of aging is defined as “the scientific study of the reciprocal relationship between the society and those defined as aged by that society (Matcha, 1997, p.4).” In the present study one issue to be addressed is why job-seekers aged 40 years and over are described as “aged” or “mature”.

An examination of the “aging” literature illustrates the lesser priority that employment receives as an issue for mature people. Given the age of “retirement” is generally accepted as around 65 years of age, the issues that impact on mature people are generally seen as the issues of retirement and health. The mature worker represents an anomaly when thinking about accepted definitions of the “aged” because the chronological age of many who view themselves as mature workers can be as “young” as 35 or 40 years; an

age when the issues of retirement and health do not appear so significant. The mature worker from a careerist framework is more appropriately placed in middle adulthood (45-64 years) before entering what is called late adulthood (over 65 years) (Super, Savickas & Super, 1996).

Life stage	Adolescence 14-24	Early Adulthood 25-44	Middle Adulthood 45-64	Late Adulthood over 65
Disengagement	Giving less time to hobbies	Reducing sports participation	Focusing on essential activities	Reducing work hours
Maintenance	Verifying current occupational choice	Making occupational position secure	Holding own against competition	Keeping up what is still enjoyed
Establishment	Getting started in a chosen field	Settling down for a permanent position	Developing new skills	Doing things one has always wanted to do
Exploration	Learning more about more opportunities	Finding opportunity to do desired work	Identifying new problems to work on	Finding a good retirement spot
Growth	Developing a realistic self-concept	Learning to relate to others	Accepting one's limitations	Developing non-occupational roles

(Super, Savickas & Super, 1996)

Figure 1. Donald E. Super's Life Span Model

Super et als. (1996) life-span model provides a useful heuristic highlighting the career challenges of those in “middle adulthood” and how those who do not cope with updating their skills and finding new challenges being viewed in the literature as being on a “career plateau”. By implication this model also suggests real dangers for those who become involuntarily unemployed and shows that employment expectations change as one ages. While criticised for reflecting a possibly white male career it has had mass intuitive appeal to practitioners and clients in explaining a life of employment (Super et al., 1996). From a definitional perspective Super et als. (1996) model, while still arbitrary in its selection of age-bands, at least has a history of application and reflection to base it upon.

This point may explain why the issue of mature workers appears more firmly rooted outside of the discipline of the sociology of aging and examined more thoroughly in labour economics (Schulz, 2001) and human resource management (Taylor & Walker, 1998; Lyon & Glover, 1998). Human resource management, in particular, has begun to make serious attempts at addressing the issue of mature workers as they face the direct challenge of managing the aging workforce (Patrickson & Hartman, 1998). While human resource management as a discipline is currently engaging with the issue of managing mature workers, a common complaint with human resource management is its atheoretical approach to most issues (Boxall, 1996)

1.3 Political economy theory of aging

With regard to theory, the political economy perspective has been described as less of a formal theory of aging than a framework for examining the larger social context of old age problems. The term political economy sometimes simply refers to the interplay of public and private sectors. At other times it implies a particular theoretical or methodological approach to analysing society. The political economy of aging framework recognises old age as socially constructed, a product of struggles that result in the unequal distribution of societal resources. The central objective of the political economy of aging is to analyse the structural conditions that create inequality in old age and to emphasise the relevance of these struggles for understanding how the aged are defined and treated (Quadagno & Reid, 1999).

Estes (1991) suggests a political economy perspective on aging and old age emphasises the broad implications of economic life for the aged and for society's treatment of the elderly. Estes (1991) describes it as a systemic view predicated on the assumption that old age can only be understood in the context of problems and issues of the larger social order. Significantly, the aged are not treated as a homogenous group or category. Rather, a key element is the analysis of the implications of class, gender, and race for all aspects of the definition and management of the elderly. The central challenge of the political economy of aging is to understand the character and treatment of the aged and to relate them to broader societal trends. A challenge of the present study then will be to understand the character and treatment of mature job-seekers and place their situation within the broader political economy.

Work on the political economy of aging has begun to specify how the meaning and experience of old age and the distribution of resources to the aging is directed by economic, political, and socio-cultural factors (Blaikie, 1999). Estes (1991) notes how public policy in the United States reflects and reinforces the "life chances" associated with each person's social location, within the class, status, and political structures that comprise society. The lives of each succeeding generation are similarly shaped by the extent to which social policy maintains or redistributes those life chances.

A good example of this issue is provided by Schulz (2001) who notes the paradox of retirement policies in the United States where there is much discussion about, and even encouraging, mature people to work. Yet he notes, until recently, fewer and fewer did and that public and private actions have biased the work-retirement choice toward retirement. Schulz (2001) argues that in the United States there is a debate about what exactly is the role of mature people in the economy. The concept of productive aging as originally developed in the United States was motivated in large part by a perceived need to provide a political response to political attacks on the elderly. It is suggested that it is no accident that the origins of the concept coincided with a change from a public image of the elderly as a group of “deserving poor,” unable to work, to a much more negative image of “greedy geezers” who are unwilling to work

Apart from its political origins, the concept of productive aging has served to stimulate a debate on the changing roles of mature people in an industrial society. Morrow-Howell, Hinterlong, Sherraden (2001) point out that there has been a growing interest in involving mature people in significant economic and social roles: what they call “elder engagement.” This is one reason why many aging advocates give a lot of attention to the barriers that prevent elderly roles from evolving, such things as age discrimination, lack of training opportunities, punitive pension provisions, and the need for more part-time work opportunities.

Schulz (2001) suggests that there is great confusion with regard to the economic roles of people in later life. It is not surprising then that government and business policies relating to work in the later years are similarly confused. Some analysts he argues, anticipating a possible future shortage of workers brought about by low fertility and rising retirement, call for incentives to keep people working longer; others argue that it is unlikely there will be a general labour shortage, given the many ways that nations can adapt through increased capital, immigration policy, and cross national production (Schulz, 2001).

A problem with much of what is written with regard to age is the underlying assumption that the “aged” are outside paid employment. For example Estes (1991, p.25) notes that: “In capitalist society, the relation of class and age is profoundly influenced by the fact that being old is characterised by disattachment from the productive process.” The reality of employment for mature workers is that while many may have left their career jobs by

age 60 a significant proportion of mature workers remain “engaged” in employment of varying forms: whether it be part-time, full-time or on a term contract basis (Ruhm, 1990). As governments continue to increase the age for receipt of government funded superannuation issues of “attachment” rather than “disattachment” will become greater (Schulz, 2001).

In conclusion Estes (1991) suggests that the significance of the political economy literature is the attention it directs to the treatment of mature people in society and the experience of old age itself to a capitalist economy. The task of the political economy theory of aging is to locate society’s treatment of the aged in the context of the economy, the state, the conditions of the labour market, class, sex, race and age divisions in society. Estes (1991) further notes that serious consideration of the relationship of capitalism to aging is required. Immediately one can point out that the base assumption that the “elderly” are outside the productive economy needs to be readdressed.

The value of the political economy theory of aging is that it acknowledges that the life chances of mature job-seekers are interrelated with the structures provided by government such as retirement income policies; employer recruitment and remuneration processes; and the mature job-seekers themselves with their retirement savings, family and geographical attachment. All of these issues need to be considered when trying to explain what it means to be a mature job-seeker in New Zealand. The challenges for the mature job-seeker then come not just from the labour market in which they participate but from their individual perspectives of their working lives. As such, any examination of the mature job-seeker in New Zealand must begin from this broad theoretical base.

1.4 Human Capital Theory

While political economy theory sets the scene for examining the place of mature job-seekers other theories play an important role in explaining behaviour, especially that of key participants such as employers and the mature job-seekers themselves. Human capital theory is relevant because its proponents have used it to normalise existing employment relationships especially with regard to the issue of discrimination (Moore, 1996).

The leading exponents of human capital theory such as Shultz (1961), Becker (1993) and Posner (1995) take the view that employer behaviour with regard to mature workers is entirely rational. This behaviour usually entails supporting discrimination against mature workers, selecting mature workers for redundancy and reducing or refusing training opportunities to mature workers (Arrowsmith & McGoldrick, 1997). Human capital theory essentially says that differences in earnings over the life span of a single individual can be explained by differences in investment of “human capital”.

Examples of human capital investments include formal education and on-the-job training. A distinction is often made between “general training” that workers can learn skills and apply them across a number of different workplaces and “specific training” that has value only in the workplace that it is acquired. The theory suggests that employers will be more likely to support specific skills training, either directly or indirectly, because employees will not be able to use this as a threat to leave their present employer. This aspect of the theory, it is argued, is not well supported by empirical research (Strober, 1990). Basically, employees can use the “specific” skills they learn across a number of workplaces, as the personality characteristic of openness to experience (Barrick & Mount, 1991) appears to be a more significant characteristic than what is actually learned.

The explanation of non-transferability of specific skills is used in relation to the significant loss in employment opportunities following involuntary job loss for mature workers. For example in a United States study, two years after job loss at age 55, just 60% of men and 55% of women were in employment compared with 80% among non-displaced men and women who were working at age 55 (Chan & Stevens, 2001). Mature workers who do make it back into paid employment generally earned much less than previously and become even more vulnerable to future job-loss (Shapiro & Sandell, 1987). The human capital explanation for these losses is that the skills of mature workers are obsolete. Alternative explanations suggest that employers are simply reluctant to hire mature workers when the labour market can provide cheaper youthful alternatives (Windolf & Wood, 1988; Lyon & Glover, 1998).

The problem that concerns many researchers is that a number of mature workers who have made investments in human capital do not get the opportunity to recoup their investment even though they are fully capable of high performance (Moore, 1996).

Posner (1995) suggests that this is just an unfortunate consequence of the cost of information. Employers, he argues, bear significant costs with regards to the information in making recruitment and selection decisions. It is argued that one efficient way of reducing information costs is to use age as a proxy for performance because age is a useful indicator of performance.

To quote Posner (1995, p.323),

So if age is used as a proxy for attributes desired or disliked by an employer, some people who are entirely competent to perform to the employer's specifications will not be hired, or will be fired or forced to retire to make way for people who actually are less able.

The justification for this is that such proxies are simpler to administer and cheaper than traditional selection methods based upon merit. From a human resource management perspective Arrowsmith and McGoldrick (1997) suggest that human capital theory, while interesting, is also complex and esoteric and has never been tested at the firm level. Windolf and Wood (1988), however, in a firm based study of British and German recruitment and selection practices suggest that while employers favoured informal recruitment processes because they were cheap and offered significant benefits to the existing workforce; selection processes however focused upon an "ideal" candidate that was a combination of personal and job characteristics. The resulting "ideal" often discriminated on the basis of age, gender, and current employment status and was seen as entirely rational by managers.

The example of Windolf and Wood (1988) shows that while employers discriminated on the basis of a number of personal characteristics, including age, the ability to do the job was still paramount. The concern as expressed by the authors was that characteristics identified as salient reflected stereotypes and outdated social expectations of what was seen as male and female employment. While researchers agree that human capital theory makes an important contribution to acknowledging the role of education and training and its relationship to future income there is much less agreement about its explanatory power with regard to mature workers: in particular, the changing social expectations of mature

workers. Many, like Drucker (2001), strongly reject the human capital thesis that mature workers represent significantly reduced productivity given the changing nature of work.

1.5 Changing nature of work

The changing nature of work needs to be prefaced by the experience of mature workers during the 1980's and 1990's in the United States especially but also in other Western economies such as Great Britain and New Zealand. First, "early retirement programmes" were a major mechanism for employers to leverage mature workers out of the workplace at earlier ages. Many companies and government included, provided two or more special early retirement offers to their employees over the space of a few years. In the 1990s the availability of these early retirement packages declined significantly, partly as a result of economic growth but also because organizations had "trimmed out" their mature workers and achieved their goal of a younger workforce. At the same time organizations engaged in massive downsizing and, often for the first time, laid off middle and senior management. This sent a shockwave through the organizations. It is suggested that employees have developed new attitudes, not about wanting to work longer but about the dangers of leaving a job early as a result (Schulz, 2001).

When examining the literature regarding the changing nature of work many strands compete for attention. For example Rifkin's (1995) focus reflects his thesis that historically technological substitution has removed paid work and that society needs to seriously consider an alternative to paid employment as we know it today. His solution is essentially to broaden what is today viewed as the third sector or the voluntary sector. Castells (2000) suggests that it is ironic that Rifkin is predicting the end of work when the United States was creating so many new jobs. Castells argues that work is indeed being transformed, but that the number of paid jobs in the world is at its highest peak in history and going up. Rates of participation in the labour force are also increasing everywhere. Mazarr (1995) suggests that while the claims of the end of work are exaggerated the shift to service and knowledge-based drivers of the economy is producing substantial dislocations in employment.

The work of Toffler (1990), Handy (1994), Bridges (1996) and Cooper and Jackson (1997) have as their primary focus new forms of organization. Toffler (1990) uses "three

waves of change” to describe the essence of the evolution of human civilisation and its effect on organizations. His three waves of change divide human history into four great ages: the Nomadic Age, the Agricultural Age, the Industrial Age and finally the Information Age. The Information Age he argues is growing out of the third wave of change beginning in the later half of the 20th century, which means we are presently in this transition. The future he describes is one where the world’s economies are becoming information based, electronically connected, and globally interdependent.

The form of the resulting organization of the information age is described by Cooper and Jackson (1997) as the virtual or network organization. Key points of differentiation include a shift from individual to shared leadership, a move from centralised to decentralised arrangements, a greater emphasis on small teams and a greater use of information technology (Snow, Lipnack & Stamps, 1999). Snow et al. (1999, p.17) define the virtual organization as “... those that are multi-site, multi-organizational, and dynamic.” The members of this virtual organization are said to work across space, time and organizational boundaries.

As Cooper and Jackson (1997) predict in “*Creating Tomorrow’s Organizations*,” most organizations will have only a small core of full-time, permanent employees, working from a conventional office. They will buy most of the skills they will need on a contract basis, either from individuals working at home and linked to the company by computers and modems (teleworking) or by hiring people on short-term contracts to do specific jobs or carry out specific projects. In this way it is envisaged companies will be able to maintain the flexibility they need to cope with a rapidly changing world.

Described by Handy (1994) as the “doughnut principle” organizations are increasingly employing this core of highly skilled workers to attend to the primary function of a business while at the same time contracting labour to attend to work that is seen as peripheral to its main purpose. While not wholly associated with low-skilled labour, “periphery” or “contingent” workers are valued primarily for their flexibility with generally no expectation of continued employment (Beard & Edwards, 1995). Contingent work should be distinguished from core work and other non-traditional employment arrangements such as contract work and self-employment. Specifically, core work, which includes various forms of permanent full-time or part-time employment,

differs from contingent work by providing long-term (or open-ended) employment and, in most instances, a fixed number of working hours (Polivka & Nardone, 1989).

Are mature job-seekers core workers, or are they being pushed out onto the periphery or are they as Weckerle and Shultz (1999) describe, freely choosing to downshift toward fewer hours and responsibilities? One alternative explanation for the behaviour of mature job-seekers is that they are seeking bridge employment: a part-time job, self-employment, or temporary employment after full-time employment ends and permanent retirement begins (Feldman, 1994). Ruhm (1990) in a study of 6633 mature United States workers, aged 58-63 found that by the age of 60, more than half had left their career jobs, but only one in nine had retired. This appears to reinforce Drucker's (2001) point that skilled mature workers in particular are already engaging "alternative" work forms regardless of whether business is truly aware of it occurring.

The underlying assumptions of such new organizational forms appear to reveal a bias toward a particular type of worker: the highly skilled. While Rifkin (1995) agrees that such organizational forms are occurring he is less optimistic of what this means for the lesser skilled and paid employment generally. Rifkin argues that the technological substitution of so many jobs means that there are actually less jobs to go around. He argues that it is naïve to believe that large numbers of unskilled and skilled blue and white collar workers will be retrained as computer scientists, business consultants and the like. They will simply not have the mental capacity to retrain if they wanted to; a point well supported by economists (Heckman, 1999; Treasury, 2001).

Drucker (2001) says that whether the new economy may or not materialise the fact is the dominant issue is nearly already upon us: the rapid growth of the mature population. This he suggests will force human resource departments to realise that not everyone is a potential full-time employee. The mature workforce he argues will participate in the workforce in different ways as temporaries, as part-timers, as consultants, on specific assignments and so on. He believes that within 20 or 25 years perhaps as many as half the people who will work for an organization will not be employed by it, certainly not on a full-time basis: especially for mature people. Given the growing number of mature people in the workforce the creation of new employment patterns to attract and hold them will become increasingly important. A point made by Drucker and many others is that

these new forms of employment apply primarily to the skilled worker. With regard to lesser skilled mature workers he believes, like Heckman (1999) and Phelps (1997), that laid-off mature workers should be subsidised rather than many politically powerful aging industries. What does the future hold for mature job-seekers? The mature job-seeker appears to be facing a number of conflicting forces such as: the demographic aging of the working population, organizational change, technological obsolescence, and outmoded thinking and conceptual models about age. What is certainly known is that in the Western industrialised world a greater proportion of the workforce will be older for much of the 21st century. Where will mature workers fit in and more importantly what will this experience be like for mature job-seekers?

CHAPTER TWO: THE MATURE JOB-SEEKER IN THE GLOBAL CONTEXT

2.1 Introduction

To understand the New Zealand mature job-seeker it is useful to first examine the mature job-seeker in the international context of developed and developing countries. What may seem unique to New Zealand may in fact be part of larger international trend. An examination of the demographics of global aging, labour force participation, unemployment and retirement as they affect the mature job-seeker should provide the context for which to explore the way New Zealand mature job-seekers seek employment.

2.2 Definition

The question of what constitutes a mature worker or a mature job-seeker is problematic and arbitrary. The Organization for Economic Co-operation and Development (OECD, 2000) defines a mature worker as 55 years and over, whereas much of the empirical literature sees 45 years and over, as defining the mature worker (Warr, 1994). For men this may make sense but for women, 40 years or even 35 years is suggested as the age when women are deemed mature workers. In fact there is some argument in favour of treating male and female employment as completely separate research issues given the nature of women's employment (Onyx, 1998).

Support for the age of 40 for women also comes from an examination of the labour force participation rates throughout the OECD over the last decade showing female labour market participation peaking during the 45 to 49 cohort. Male participation rates between cohorts by contrast have remained relatively constant suggesting little interruption to their working life. The present study has settled on the age of 40 for determining mature workers as it should better capture possible gender differences (Kinsella & Velkoff, 2001).

2.3 The demographics of aging

The United Nations designated 1999 as “The Year of the Older Person” to recognize that the global population is aging, and aging at an unprecedented rate. The confluence of lowered fertility and improved health and longevity has generated growing numbers and proportions of mature populations throughout most of the world. The steady, sustained growth of elderly populations poses challenges to policy makers in many societies. After the year 2010, the numbers and proportions of elderly, especially the oldest old, will rise rapidly in most developed and developing countries. The projected increase is primarily the result of high fertility after World War II. It is secondarily, but increasingly, the result of reduced death rates at all ages. In most nations of the world, there have been major reductions in the prevalence of infectious and parasitic diseases, declines in infant and maternal mortality, and improved nutrition during the 1900s (Kinsella & Velkoff, 2001).

Most people associate the growth of elderly population with the developed, industrialised countries of Europe and North America. Most developed nations are the demographically oldest in the world today. In the early 1990s, developed nations as a whole had about as many children under 15 years of age as people aged 55 and over (approximately 22 percent of the total population in each category). The developing world, by contrast, still has a high proportion of children (35 percent of all people under age 15) and a relatively low proportion of mature people (10 percent aged 55 and over). What is less widely appreciated is that absolute numbers of elderly in developing nations often are large and everywhere are increasing. Well over half of the world’s elderly (people aged 65 and over) now live in developing nations (59 percent or 249 million people, in 2000). By 2030, this proportion is projected to increase to 71 percent (686 million). Many developing countries have had or are now experiencing a significant downturn in their rate of natural population increase (births minus deaths) similar to what previously occurred in most industrialised nations. As this process accelerates, age structures will change. The elderly will be an ever-larger proportion of each nation’s total population.

The fastest growing portion of the elderly population in many nations are those aged 80 and over, referred to as the oldest old. Rapidly expanding numbers of very old people represent a social phenomenon without historical precedent, and one that is bound to alter

previously held stereotypes of mature people. The growth of the oldest old is salient to public policy because individual needs and social responsibilities change considerably with increased age (Kinsella & Velkoff, 2001).

2.4 Labour force participation

Rapid growth of elderly populations may put pressure on a nation's financial resources. This concern is based, at least partially, on the assumption that mature people do not contribute to the economy. However, many mature people do work, and examining the labour force participation and characteristics of mature workers gives a clearer picture of their contribution. Information on mature workers is useful in planning economic development and the financing of retirement. In all countries, the elderly (aged 65 years and over) account for a small proportion of the overall labour force. Their share of the total labour force in countries studied by Kinsella and Velkoff (2001) ranged from 1 percent to 7 percent. A second commonality is that labour force participation declines rapidly as people near the "traditional" retirement age of 65 years. A third commonality is that participation rates are higher for mature men than for mature women. Other characteristics of mature workers show interesting differences across countries. The rate of participation of mature workers varies substantially, and generally is lower in developed than in developing countries. Only 2 percent of men aged 65 and over participate in some developed countries, whereas in certain developing countries well over half of elderly men are economically active. The trend in most developed countries has been for labour force participation rates for mature men to decline in recent decades (Kinsella & Velkoff, 2001).

Appendices A-C show male labour force participation rates for three mature age groups in 16 developed countries. In all of these developed countries participation rates declined between the early 1970s and the late 1990s. These declines are particularly pronounced for men aged 60 to 64. In ten of the sixteen countries in the early 1970s well over half of men aged 60 to 64 were still active. In the remaining six countries participation rates ranged from 33 percent to 46 percent. By the late 1990s, only Japan, New Zealand, Sweden and the United States had male participation rates over 50 percent. Rates have also fallen for the 65 and over age group. In the early 1970s only two countries had

participation rates lower than 10 percent for elderly men; by the late 1990, most of the countries had rates less than 10 percent.

Several reasons may account for the sharp decline in activity rates of mature men in developed countries. An increase in societal wealth is most likely the main reason for the drop in participation rates. A secondary reason may be that new technologies have changed the industrial and occupational organization of many economies, and generated the need for a recently trained labour force. New technologies can make the skills of mature workers obsolete and these workers may choose to retire rather than learn new skills (Bartel & Sicherman, 1993). In countries with persistently high levels of unemployment, there may be formal and informal pressures on mature workers to leave the labour force to make room for younger workers. Perhaps most importantly, the growth and proliferation of financial incentives for early retirement have enabled many mature workers to afford to stop working (OECD, 1995). In much of Eastern Europe and the former Soviet Union, mature workers are choosing early retirement over unemployment as new market mechanisms prompt firms to fire redundant workers (Commander & Yemtsov, 1997; cited in Kinsella & Velkoff, 2001).

The trend for mature women in these developed countries differs from the male pattern (see Appendices D-F). In many countries, female participation rates have increased for almost all adult age groups up to age 60, whereas rates for elderly women have declined. In some cases, the increase among women aged 55 to 59 has been quite marked. In New Zealand for example, 60 percent of women aged 55 to 59 were economically active in 1998, up from 28 percent in 1971. While female participation was increasing at younger ages, nearly all developed countries experienced a decrease in elderly female labour force participation between the 1970s and the late 1990s. Very small populations of elderly women currently are economically active in developed nations. Only Japan, Poland, and the United States have elderly female participation rates above 4 percent.

The proportion of economically active mature men is high in developing countries compared with more industrialised countries. Not surprisingly, many mature people in predominantly rural agrarian societies work of necessity, while “retirement” may be a luxury reserved for urban elites. In nations as diverse as Bangladesh, Indonesia, Jamaica, Mexico, Pakistan, and Zimbabwe, more than 50 percent of all mature men are considered

to be economically active. Economic activity rates of mature and elderly women also are higher in developing than in developed countries. Some national data may understate the true economic activity of women, particularly in developing countries where much of the work that women engage in is not counted or captured in censuses and labour force surveys, or is not considered to be “economic.” Many of the activities that mature women are involved in, such as subsistence agriculture or household industries, often are not well documented by conventional data collection methods (Waring, 1988)

Just as labour force participation rates of mature workers vary among countries, so do levels of concentration in various occupations. Economies in developed countries have shifted from agriculture and heavy industries toward services and light industries, which is a shift from physically demanding and sometimes hazardous jobs to work which requires less physical effort and different technical skills. This shift may benefit mature workers insofar as jobs requiring mental ability rather than physical strength may enable them to remain active longer.

Conversely, this shift could be detrimental to mature workers if the new jobs require skills or training that mature workers may not have or easily acquire. Not surprisingly, agriculture is by far the most common occupation for mature and elderly workers in most developing countries (see Appendix G). Moreover, despite the worldwide trend away from employment in agriculture, this sector was still an important source of employment in many developed countries during the 1970s and 1980s. Even in the 1990s, a nontrivial proportion of economically active elderly in some developed countries worked in the agricultural sector (Kinsella & Velkoff, 2001).

While employment characterises the middle phase of the life course, at least as far as men are concerned, and retirement characterises the end phase, the passage between the two is not always so clear. Not all mature workers pass directly from work to retirement; they go through one or more intervening stages of not working. Four such intervening stages are commonly distinguished: unemployment, discouragement, long-term sickness or invalidity, and homemaking/caring.

2.5 Unemployment

Traditionally, it was supposed that as a consequence of their long service, and the skills and experience that they had acquired, mature workers were relatively protected from becoming unemployed. Now, as a result of their over reliance on firm specific skills, mature workers are particularly vulnerable to long-term unemployment (Schulz, 2001). Studies of displaced workers in the United States have shown the extent to which mature workers have been affected by plant closures, work force reductions and other dismissals for economic reasons.

Hipple (1999) and Chan and Stevens (2001) show that mature workers were more likely to be targeted for redundancy, experienced greater rates of long-term unemployment compared to younger cohorts, and as a result experienced greater earnings losses as result of their displacement. Similarly Australian research (Dawkins & Littler, 2001) concludes that specific groups of vulnerable workers, especially mature employees, are at a serious disadvantage with regard to “downsizing” not helped by the tendency for mature workers to be employed in firms and industry involved in downsizing.

An analysis of British redundancy statistics undertaken by Casey and Wood (1994) indicated a “U” shaped relationship between redundancy and age, especially for men. In 1990, the redundancy rate for men under 25 was 13 per 1000, for 25-54 year old men, 8 per 1000, for 55-59 year old men, 13 per 1000, and for 60-64 year old men 18 per 1000.

As a result Encel (1997) notes, “...the nexus between ageing and unemployment has become a matter of increasing public concern as it appears more and more obvious that long-term, chronic unemployment is disproportionately concentrated among mature people” (p.138). Mature workers typically have low levels of unemployment compared to younger workers. In developed countries, unemployment rates for mature workers frequently are less than 5 percent (OECD, 2000). However, people aged 55 to 64 often have unemployment rates higher than or similar to rates for people aged 25 to 54. Although the unemployment rate may be lower for mature than for younger workers, mature people who are unemployed tend to remain unemployed longer than their younger counterparts.

In several OECD countries, well over half of unemployed people aged 55 and over had been unemployed continuously for more than 1 year. In most OECD countries, the proportion of long-term unemployed people aged 55 and older is much higher than among younger age groups. A similar pattern is seen in some Eastern European nations. In Bulgaria in 1995, 74 percent of unemployed men aged 50 to 59 and 78 percent of unemployed women aged 50 to 54 had been without work for more than 1 year (European Commission, 1995).

The OECD (1995) suggests that the low rates of return to work of mature workers are partly a result of employers' recruitment policies. Some employers might feel uncertain that mature people are capable of managing heavy tasks, others may doubt their ability to learn new skills or adapt to the practices of the organization. Some employers who operate defined benefit occupational pension schemes might recognize that the cost of making contributions increases with age. Lastly, some employers may be reluctant to hire those close to retirement age simply because they feel they will have insufficient time to recoup the necessary investments selecting, inducting and training them.

Mature people's ability to find work is, to some extent, dependent upon their mobility. Many mature unemployed people who previously worked in manufacturing may well be reluctant to look for work in the service sector, despite this being where most job opportunities are. Rather than contemplate change, they are likely to concentrate their job search within the sector where they worked, and for which they have the skills, work experience and maybe information on job vacancies (OECD, 1995). Many are also reluctant to move house. An American displaced workers' survey showed that only 8 percent of those aged over 55 moved to a different city or country in order to find another job compared with 21 percent of those aged 25-34 (United States Bureau of Labor Statistics, cited in OECD, 1995).

The relative reluctance to move is likely to be underpinned by the "sunk costs" which mature workers have expended in housing, by attachment to the locality, and by lack of information about job opportunities in unknown areas. The implications are that when "pockets" of unemployment arise in particular areas, mature workers may remain unemployed or drop out of the labour force while their younger counterparts move

elsewhere in search of work (OECD, 1995). With regard to unemployment and mature workers Muffels and Vriens (1991) note the lack of policy attention this issue has received with unemployment almost implicitly associated with youth.

2.6 Discouragement

The definition of discouraged workers differs somewhat from country to country, but the basic concept refers to people who are no longer looking for work because they think there is no work available or because they do not know where to look. Workers who become discouraged from actively seeking work are no longer considered part of the economically active population (Buss & Redburn, 1988).

In some countries, discouragement of mature workers is thought to be related to changes in occupational structure and the subsequent need for a more educated workforce that favour younger over mature workers. Cross-national data on discouraged workers are sparse. One comparison of 13 countries for 1993 indicates that mature workers make up a disproportionate share of all discouraged workers, except in Sweden. Examination of this data show that while people aged 55 to 64 account for a small proportion of all economically active people, they account for a much larger proportion of all discouraged workers, especially in the United Kingdom where more than two-thirds of all discouraged male workers were aged 55 to 64. In countries with data over time, discouraged workers were more numerous in the early 1990s than in the early 1980s (Kinsella & Velkoff, 2001).

Discouragement seems to be more permanent among mature workers, as they are less likely to re-enter the labour force than their younger counterparts. Survey data for 1990 for Belgium and France show that more than half of men aged 55 to 59 who had lost their jobs in the 3 years preceding the surveys were no longer in the labour force (OECD, 1995). The corresponding figure for all workers was closer to one-quarter. Due to the difficulties mature people face in obtaining a new job, discouragement often becomes a transition from unemployment to retirement.

Schulz (2001) shows that prior to the late 1960s, in the United States, the official unemployment rates for men 55 and tended to be higher than for those ages 25 to 54. By

the 1980 recession the rates for men 65 and older were well below those age 25 to 54. Rones (1983) shows that these statistics underestimate the problem. Using data from the Current Population Survey, Rones estimated the number of worker the number of workers who report that they want a job but are not looking because they believe they cannot find one – that is, they are what we call “discouraged workers.” The Bureau of Labor Statistics (BLS) estimates the number of discouraged workers in the United States. They count workers who (a) want a job, (b) have searched for one in the previous year, and (c) say they are available for work. Using these criteria, BLS estimated for 1998 that less than 1 percent of nonworking men and women over age 54 could be classified as discouraged workers.

Rix (1999) argues that the BLS definition is probably too restrictive as many mature workers are reluctant to even start a search, given the negative reaction they expect to encounter from many employers. Schulz (2001) notes that even if we include people out of the labour force who would like a job (regardless of any job search), the proportion of discouraged workers rises to only 2.2 percent.

The Bureau of Labor Statistics (Hipple, 1999) have conducted a number of studies that focused upon job losses where it was unlikely that the worker would ever be “hired back”. In such cases, workers face a major change in employment opportunities and are often forced to shift to a very different job (if they find one). A United States Department of Labour study (1988 cited in Schulz, 2001) found that about 5 percent of the civilian labour force (aged 20 and older) had experienced such dislocation over a five-year period. Mature workers aged 55 to 64 had the highest dislocation rate (6.2%); and once dislocated these workers experienced higher unemployment and longer periods of unemployment. In the economically prosperous years of the 1990s, the risk of job less fell for most major age groups. However the displacement rates for mature workers (aged 55 and over) have fluctuated. They fell from a high of 4.5 percent in 1991-1992 to 3 percent (1993-1994), only to rise again to 3.3 percent in 1995-1996.

2.7 Disability and sickness programmes

Another path to retirement for mature workers have been disability programmes. In Europe during the last three decades, economic recessions and high unemployment led

some governments (Germany, the Netherlands, Sweden) to encourage retirement by means of public measures such as disability schemes and long-term sickness benefits. In many countries in the late 1980s and early 1990s, disability pensioners made up the largest proportion of all early pensioners (OECD, 1992). While numerous nations have modified or revamped their disability/invalidity programmes during the last decade, it appears likely that the varying national provisions of such programmes have an impact on retirement patterns. Comparative data for 16 European countries in the mid 1990s show that the percentage of mature retired men who retired due to their own illness or disability ranged from 2 percent in Portugal to 29 percent in Switzerland (OECD, 2000a). Clearly, some mature workers who become discouraged feel justified in not seeking work and regard themselves as “retired”.

2.8 Homemaking and caring

For those people who engage in caring for elderly or disabled relatives at home, the resulting commitments may mean that they drop out of employment or that they cut back in their number of hours per week worked. The influence of caring responsibilities is likely to be felt by women rather than by men, given that caring within the household tends to be undertaken more by women than by men (Henwood, Rimmer & Wicks, 1987). Those who engage in care can be expected to comprise significant numbers of people in their 50s and early 60s. The heaviest care burden relates to that of elderly people aged 75 and over. Mature women who lose their jobs might well come to terms with their situation by defining themselves as looking after the home. This is likely to be the case among those who have become discouraged as job-seekers and those who have exhausted, or never had, any rights to unemployment compensation benefits. Some mature women are thought to have a limited attachment to the labour market in the years before job loss and thus the transition between working and home-making constitutes less of a major, or novel step than for those women who have had a long history of economic activity (OECD, 1995).

Onyx (1998) disagrees strongly with this suggestion by arguing that for many women who have returned to the labour market in their forties this period constitutes a time where for many women their motivation to work is actually greater than men’s because of the limited opportunities they had to express themselves through paid employment

previously. Increasing labour force participation by women since the 1970s and a peaking of participation around age 45 in developing nations suggests a less than homogenous experience for women in paid employment that should be given some consideration.

2.9 Compensation systems

Mature people who are unemployed are considered still to be economically active. However, the rules of unemployment benefit and other social security systems often encourage mature people not to register as job-seekers and instead to accept an alternative status, such as that of being retired. However, despite the poor prospects many people face, and the incentives that exist for some to leave the labour market, in a few countries a substantial share of mature job losers continue to search for work. Unemployment compensation systems, and other special schemes for mature people who have lost their jobs, prompt many of those in receipt of their benefits to consider themselves as retired. In addition, the rules of certain old age pension systems, both those operated by the state and those operated by employers (occupational schemes) militate against further employment by reducing benefits in proportion to earnings. In recent years, some state pension systems have relaxed such “earnings rules”, while an apparent trend towards occupational pensions paying benefits on the basis of the accrued value of contributions rather than as a proportion of final earnings are likely to increase the opportunities for employees to withdraw more gradually from employment (OECD, 1995).

Over several decades, many industrialised nations lowered the standard age which people became fully entitled to public pension benefits. These reductions were propelled by a combination of factors including general economic conditions, changes in welfare philosophy, and private pension trends. The proliferation of early retirement schemes has increased the number and usually the proportion of mature workers who avail themselves of such programmes (Tracy & Adams, 1989). One important issue for policymakers and pension funds is the relationship between the standard (statutory) retirement age and “actual” retirement age, the average age at which retirement benefits are awarded. In spite of the lowering of statutory retirement ages, the actual average age of retirement is lower than the statutory age in a large majority of industrialised countries. In several countries (Austria, Belgium, and Finland), the average man retires 6 years or more before

the standard retirement age. Differences are often greater for women approaching 10 years in Luxembourg and the Netherlands (Kinsella & Velkoff, 2001).

2.10 Retirement

The nature of retirement is changing. Traditionally, retirement has meant the end of work after a career of full-time jobs. However, frequent entries and exits from the workforce (for child care, for elder care, or from layoffs) have left many workers without traditional linear career paths. Moreover, over 25 percent of the United States workforce is employed in part-time or temporary jobs in career paths with no clear trajectory. Consequently, today, for many people retirement can also mean a transition into some type of “bridge employment” that is, a part-time job, self-employment or temporary employment after full-time employment ends and permanent retirement begins. When considering why people decide to retire today, they need to consider not only the individual-level “push” factors that induce individuals to leave their long-term jobs, but also the myriad “pull” factors like leisure and alternative employment that make retirement attractive (Feldman, 1994). Doeringer (1990) noted that even though 33 percent of United States career jobs end by age 55 and 50 percent of all career jobs end by age 60, less than one in nine workers has fully retired by age 60. Although bridge jobs typically have been viewed as part-time work in the same industry or company as the last full-time job, as of 1990, 75 percent of all bridge jobs for mature male workers involve a change of occupation or industry and almost half involve both changes in occupation and industry.

Reviews of research on the predictors of retirement decisions consistently conclude that finances are the strongest single predictor of the decision to retire. In other words, people are generally more likely to leave the workforce if they can financially afford to retire than if they cannot (Beehr, Galzer, Nielson & Farmer, 2000). Other factors are less salient in predicting retirement. One occasional exception is health, either mental or physical. Poor health has been a moderately strong, consistent theoretical and empirical predictor of retirement (Talaga & Beehr, 1989; Taylor & Shore, 1995).

As Sonnenfeld (1988) noted in “*The Hero’s Farewell*,” there is enormous variance in how mature workers respond to the possibility of retirement. For some mature workers,

retirement means the signalling of death and the end of productivity; for others, retirement means release from lifelong onerous tasks; for others, retirement means the opportunity to pursue leisure activities, new hobbies, and increase intimacy with family and friends. Sonnenfeld observes that the process of retirement is particularly traumatic for executives and top managers, whose self-identity is so closely tied to work and for whom work life and personal life are so intricately entwined.

2.11 Is the age of retirement about to reverse?

One of the liveliest debates, in the United States in particular, is whether the retirement age throughout the past decades is presently reversing or is about to reverse. As detailed by Gendell (2001), the primary protagonists in the debate are Joseph F. Quinn and Dora Costa. According to Quinn (1999) a number of changes in public policy and in the private sector have made working in later life more feasible or more attractive than it was in the past. Mandatory retirement is no longer permitted and the amount of money that social security beneficiaries can earn without loss of benefit has been repeatedly increased. Aside from purely financial incentives the shift from manufacturing to service work, which is generally less arduous, also facilitates the continued employment of mature workers.

By contrast, Costa (1999) contends that it is premature to interpret the reversal of the decline in the labour force participation rates of the elderly since the mid-1980s as a reversal of the trend toward early retirement. She points out that in the past the labour force participation rates of elderly men have gone up temporarily, counter to the long-term decline. Costa's research suggests that the specific institutional details of private pension plans and of social security systems are not the primary forces driving the long-run trend. Further-more, she argues there is evidence that neither improvements in health or the shift from agriculture to manufacturing had any effect on retirement trends.

What accounts for much of the long-term in retirement rates is the rise in income of the elderly. Other contributing factors are that retirement has become a social norm and that retirement has become more attractive with mass tourism and entertainment. Costa (1999) concludes that future generations with much higher average levels of education and health may redefine the retirement lifestyle; provided, however, that income levels do

not fall dramatically and permanently, she doesn't believe the trend toward early retirement will be reversed in the United States.

2.12 Active labour market policies

Given international awareness of the issues facing mature workers, what active labour market policies have been employed to address mature workers concerns? Bosworth and Burtless (1998) note that a structural lag persists in the transformation of many societal institutions, and any policy changes carries anticipated and unanticipated consequences. It is argued that there are three general social policy alternatives available to governments with rapidly aging populations (Uhlenberg, 1992). The first is to intervene in the demographic process and try to alter the aging population either through mass immigration or by creating incentives for having children. Another option for changing the age structure is to ration health care by placing limits on the level of health insurance available for the more costly life-extending remedies and procedures for the aged.

The second broad policy alternative, which is particularly relevant to the present study, is to increase the productivity, and decrease the dependence, of the mature population. The intended effect of this approach is to extend institutionalised retirement to later ages through delayed benefit eligibility and, or through higher taxation. More advantaged workers with higher levels of occupational pension benefits and income from other assets can retire, as they have in recent years. Meanwhile workers who depend almost exclusively on social security for retirement income will be constrained to work until they finally qualify for benefits with cumulative risks to their health and general well-being.

The third broad area includes policies that shift the locus of responsibility away from the state toward the individual (Uhlenberg, 1992). The privatisation and individualisation of pensions, health insurance, long-term care, and other individual and family insurance systems fall within this approach and are already components of the occupational welfare system of the United States. Policy changes such as these effectively decentralise the welfare system by including employers more directly in the system. Employers are important sources of variability since they will respond to changes differently. A result of this, it is argued, is that decentralisation will increase variability and inequality.

In 1999 the United Nations General Assembly decided to observe the International Year of Older Persons while the OECD (1998) set out seven principles to guide age-related reforms. While most of the suggested reforms deal with the financial implications of aging (pension systems, fiscal consolidation, and health care financing), strong emphasis was also put on the need to ensure that more job opportunities are available for older workers and that they are equipped with the necessary skills and competence to take them up; an approach reflecting Uhlenberg's (1992) second social policy alternative.

By contrast Spiezia (2002) takes the main features of the current reforms in OECD countries and classifies them according to five objectives: later retirement, job opportunities, training, reduced labour costs and career management. New Zealand, significantly, is identified as attending to only one of the five policy objectives: increasing the retirement age. Spiezia (2002) suggests that most countries are undertaking aging-related reforms through an accumulation of small changes, rather than any integrated policy. These measures typically represent a mix of traditional active labour market policies and non-discrimination laws.

In most cases Spiezia (2002) suggests that the reforms focus mainly on labour supply with the aim of increasing old-age participation through the fixing of a later retirement age and the provision of incentives to retire later. Some countries appear to be attempting to increase job opportunities for elderly people by favouring more flexible working arrangements and working time and by penalising the dismissal of mature workers.

The key role of lifelong learning is becoming widely acknowledged though some of the measures, it is argued, simply represent an extension of existing training programmes rather than initiatives to address the specific needs of elderly workers. A few countries provide direct subsidies to employers that hire older workers. Spiezia (2002) argues that despite the importance of a broad-based, integrated approach, only a small minority of countries have set up a policy framework that provides firms with an incentive to manage the career of employees over their lifetime.

2.12.1 Europe

The example that is seen to best illustrate this integrated approach is that of Finland where a comprehensive five-year programme targeting the older workforce has been implemented and viewed by some writers as a real success (Foden & Jepsen, 2002). Finland has stressed that growing pension costs and tight labour markets in the future are the driving forces behind their scheme, which includes a range of activities such as information, education and training, research and legislation. The results of this policy package it is suggested have been positive with the employment level of older workers rising while the unemployment of older workers has also dropped. The average retirement age has increased, while the take-up rate of part-time pensions is rising (Ministry of Social Affairs and Health, 2002).

A counter to such optimism is provided by Taylor (2002) who argues that little systematic evaluation has actually occurred to support such conclusions with many policy interventions likely to have unintended side-effects given the primarily top-down approach of many policies. Taylor (2002) is concerned that many initiatives could perversely lead to further stigmatising of mature workers and institutionalise age discrimination because many initiatives seen to have a mature worker focus are also of benefit to other age groups with mature workers not being the only group facing age discrimination.

Walker (2002) argues that public policy does have a critical role in establishing the external context within which organizations may develop their own specific forms of age management. He suggests that the Nordic countries, such as Finland, demonstrate that a public policy context which puts a high value on human capital and the maintenance of work ability is likely to be the most conducive to preventative policies at the organizational level. Responsibility for action, he argues, does not lie at the top in government or within organizations. Rather ageing workers themselves or rather the entire labour force have a duty to take advantage of the opportunities available within firms or provided by public agencies in order to manage their own ageing and careers. Age management, as Walker (1998) terms it, is both an individual and collective responsibility.

2.12.2 United Kingdom

An examination of the United Kingdom's labour market policies for mature workers is important because of the historical criticism that the United Kingdom have been slow to take the needs of mature workers seriously with the previous education campaigns having little impact (Lyon & Pollard, 1997). Recent initiatives, as summarised in "*Simplicity, security and choice: Working and saving for retirement,*" (Work and Pensions, 2002) suggest real attention, from a public policy level, has been directed toward mature workers.

Taylor, Encel and Oka (2002) describe in particular the government's New Deal 50 plus initiative launched in April 2000, which provides mature job-seekers out of work for more than six months with practical assistance and support to compete in the labour market. This includes job-seeking assistance from a personal adviser, work-based learning, work trials and crucially an income top-up paid directly to employees who take up a job. An evaluation of this approach suggests that many of the job-seekers took lower paying jobs than they would have if they had not received the top-up. Of interest is the fact that few jobs-seekers took advantage of the training grants that were available because they felt the skills were unnecessary for the jobs being sought.

2.12.3 United States

The United States is seen to have a deregulated labour market where active labour market policies have concentrated upon assistance to the unemployed (Leigh, 1995) and has been described by Taylor (2002) as having the least developed response to mature worker needs. Unlike the Western European democracies there is no national coordination of active labour market practices with individual states implementing their own policies resulting in a sporadic mix of interventions aimed at mature worker needs (Taylor, 2002). Taylor (2002) suggests many of these have benefited few of their intended targets for little gain. As identified by Spiezia (2002) the main policy affecting mature workers has been the abolition of the compulsory retirement age.

Concern for mature worker issues is well illustrated by a policy example from the Committee for Economic Development (1999). The Committee for Economic Development describes itself as an independent research and policy organization of some

250 business leaders and educators, which is non-profit, non-partisan, and non-political. CED (1999, p. ix) state that:

We have confidence in the private sector's capacity to adjust to changing labor market circumstances. But we are concerned that these adjustments may be too slow in coming, leading to unnecessary and heavy costs along the way.

CED's recommends six primary courses of action to increase work opportunities for older Americans. The first course of action for the United States specifically is to remove the financial disincentives that are a feature of their pension schemes that make it more costly to hire older workers. Second, CED urges employers to address age discrimination in the workplace and focus on what they call "honest" assessments of value. While recognising the significance of training, CED places most of the responsibility upon individuals to maintain their own skills while encouraging employers to promote access to training.

The fourth recommendation is to examine the organization of work and the idea of phased retirement, which they believe is under utilised. Next they suggest a greater commitment to recruiting older workers with help through federal agencies regarding the flexibility of hiring older workers in contingent and part-time work. Finally the CED suggest the social security system should allow older Americans to work while preserving a strong safety net.

The bulk of the debate surrounding the mature worker in the United States is focused towards the private sector, illustrated well by Auerbach and Welsh's (1994) "*Aging and competition: Rebuilding the U.S. workforce,*" which has as its primary focus the role of the private sector regarding mature workers in comparison to the public sector focus of many other nations.

2.12.4 Australia

In most Australian states there are a range of government-supported labour market and related programmes usually run through community organizations or local government. They typically offer one or more elements of the following: a) subsidies to employers to recruit unemployed mature workers, b) training, c) counselling and assistance to individuals in job-seeking, d) job matching schemes, job fairs, introductions, e) work

trials, f) assistance for mature workers to set up small businesses and become self-employed, g) skills recognition, and h) campaigns to change employer and employee attitudes towards mature workers (Fogg, 2001).

A good example of the Australian approach at the State level is the New South Wales Mature Workers Program (MWP), which is targeted specifically at mature age unemployed people and has been operating since 1989. It is aimed at people aged 40 and over that have become unemployed, are entering or re-entering the workforce or a changing careers (Perry, 2001).

In 1998/99, there were 4412 placements, exceeding the State target of 4,200. It is estimated that 70 per cent of participants are successfully placed, two-thirds in employment and one-third in education or training. The cost of the programme in 2001/02 is \$3.131 million to provide assistance for an estimated 7,500 people. The aim of the programme is to maximise the retention of mid-life and older workers in the workforce and to facilitate the entry of unemployed mature age people into the workforce. The objectives include funding community projects to provide training and job placement opportunities; to encourage employers to create work opportunities; and to place mature age persons in jobs or training in growth industries (Perry, 2001).

Until 1999 the MWP had two strands. The first included assistance with job search skills, training, finding suitable vacancies and facilitating placement with employers: an approach that has been highly successful. The second strand was originally intended to deliver accredited vocational training courses to upgrade the skills of mature age workers. Since 2000 this approach has been replaced by the provision of coupons or vouchers that enable clients to purchase training from other providers.

What is interesting about the Mature Workers Program is the demographic make up of its clients. Twenty nine percent are aged 40 to 44 years, 50 percent are aged 45-54, but crucially 19 percent are aged 55-64 and one percent are aged 65 or over (Perry, 2001).

Job-search services

One point that most authors in the area of active labour market strategies agree upon is the value for money provided by job-search services (Walker, 2002). The traditional job

placements services offered by employment agencies public and private tend to revolve around job-placement counsellors or consultants whose task it is to match clients with job openings. As argued by Gray and Baddy (1988) the social support processes that operate in job-clubs and the like forestall the “discouragement reaction” that they believe is prevalent among mature job-seekers. The job-clubs are different because the role of the job-placement counsellor moves from that of job matcher to that of job-seeking coach where training and guidance is given over a range of job-seeking activities. Significantly, at the job-club meetings a key task is that of goal setting for the future week around various job-seeking tasks such as completing a curriculum vitae, contacting employers, responding to job advertisements.

Further support for such job-seeking support services comes from the influential analyses of Leigh (1990 & 1995) and Jacobson, LaLonde and Sullivan (1993) who while deriding government attempts at providing training for workers of any age accept that job-search and support services provide good tax-payer value for money. Interestingly the Australian experience of moving to training vouchers instead of being training providers gives further support to this view that central government agencies should stay out of training. Walker (2002) however argues through European examples that government must inevitably provide some training to those mature job-seekers who have only rudimentary skills in areas that private and public education does not cater for.

In conclusion there is presently much activity across a number of nations regarding active labour market policies that directly attend to mature workers. What is also clear is that the unique circumstances of each economy are contributing to the types of policies implemented and the role of public and private enterprise in supporting these policies. Given the interest in mature worker issues throughout the rest of the developed world, in particular, how has New Zealand as a member of the OECD dealt with its mature workforce?

CHAPTER THREE: MATURE JOB-SEEKERS IN NEW ZEALAND

3.1 Introduction

The following chapter will present a political economy critique of the mature job-seeker in New Zealand society. As Quadagno and Reid (1999) argue the central objective of any political economy analysis is to analyse the structural conditions that create inequality in older age and emphasise the relevance of these struggles for understanding how mature people are defined and treated. As a consequence the present chapter will seek to place the mature job-seeker in greater New Zealand society by examining the historical context of mature employment as well as contemporary issues.

The mature worker has received little attention in New Zealand with domestic publications barely addressing the issue beyond the statutory requirements of the Human Rights Act 1993 (Macky & Johnson, 2000; Rudman, 2000; Deeks, Parker & Ryan, 1994); while Sayers and Tremaine's (1994) text *The vision and the reality: Equal employment opportunities in the New Zealand workplace*, omits the mature worker entirely. In the wider debate the arguably more topical issues of health services and retirement income have subsumed the issue of employment for mature people. For example, Koopman-Boyden's (1992) *New Zealand's Ageing Society*, devotes a page to "The elderly at work" while more recently with the Government's *The New Zealand Positive Ageing Strategy* (Dalziel, 2001) employment issues are given again a distinctly lesser priority than retirement and health.

Of some encouragement is that one of the ten points of action in the Government's positive ageing strategy was the "elimination of ageism in the workforce, and the promotion of flexible employment options for mature people" (Dalziel, 2001, p.30). The issue of unemployment for the New Zealand mature worker has received even less interest amongst policy makers given the almost implicit assumption that unemployment is primarily a "youth" issue (The Royal Commission on Social Policy, 1988; Shirley, Easton, Briar & Chatterjee, 1990; Higgins, 1999). Why then have issues surrounding mature workers become significant?

New Zealand has undergone dramatic change to its economy over the past few decades with few prepared for the consequences of the election of a Labour government in 1984. The outcome of these changes for the labour market, in particular, are not in doubt with greater disparities between low and high-income earners, skilled and unskilled workers, greater marginalisation of women, Māori and Pacific Island peoples, and more recently mature workers (Easton, 1997; Kelsey 1999). To understand the significance of these changes we need to go back to the mid 1960s and examine the New Zealand economy as it was then (Easton, 1997).

Sutch (1966) for example, notes that as late as 1965 ninety percent of all exports were pastoral products, and half of all exports went to the single market of Britain making New Zealand particularly vulnerable. This vulnerability was exposed in December 1966 when wool prices collapsed and the Wool Commission found itself buying much of the clip. Except for a brief period in 1972 and 1973, relative wool prices never returned to their level of the 1960s – let alone the boom levels of the early 1950s. The experience of meat and dairy products was less dramatic, but their relative prices declined too (Easton, 1997).

Today meat and dairy products remain second and third, but they hold a much smaller share of exports. The primary foreign exchange earner is tourism, while horticulture, fish, wood products and general manufactures all earn more than the wool clip. Where Britain was our main export destination with the United States as a minor adjunct; today, our main export destinations are Australia, Japan and the United States while Greater China and South Korea also surpass Britain (Easton, 1997). In 1965 New Zealand was among the three most concentrated exporters by product and destination; by 1980 New Zealand was near the OECD average illustrating how quickly it had diversified (Gould, 1985).

The “reforms” of the eighties are to be seen as a response to the newly diversified political economy overriding the declining pastoral one. Not all of the reforms were viewed as necessary or effective (Kelsey, 1999). Easton (1997, p.49) in particular describes the macroeconomic reform as “...technically maladroit and economically disastrous.” The basic direction of opening up the economy, it is argued, was a response to political forces outside the control of those who made the changes. The result of the mishandling of the exchange rate, in particular, was that the exchange rate appreciated

with a consequent loss of exports and a flood of imports. From 1985 to 1992 while the global economy boomed, the New Zealand economy stagnated badly with a net loss of approximately 111,500 jobs and the destruction of much of New Zealand's traditional productive capacity (Easton, 1997; Krishnan, Hunter and Goodger, 1994).

It was during this period that long-term unemployment also began to impact upon mature workers; though with little attention as youth long-term unemployment was just as bad (Department of Labour, 1989). By the end of the 20th century unemployment had returned to more publicly acceptable levels, if approximately 100,000 is acceptable, but a new feature of the labour market had revealed itself: long-term unemployment amongst mature workers. Previously long-term unemployment had either been lower for mature workers or shared evenly across age cohorts. Now the greatest proportions of long-term unemployed were to be found amongst mature unskilled men in particular (Statistics New Zealand, 2002; Treasury, 2001).

3.2 History of mature workers in New Zealand

The issue of unemployment for mature workers has always been of significant historical interest because it was the concern with the welfare of mature (male) workers that led to one of New Zealand's significant pieces of welfare legislation. Thomson (1998) in his examination of the circumstances leading up to New Zealand's introduction of tax-funded non-contributory old age pensions in 1898 describes a colonial population that had suddenly aged with numbers doubling each decade to pass four in 100 of all persons by century's end which occasioned much anxiety about a loss of New World energy. A similar anxiety is presently afflicting economists; one group is already convinced that a mature workforce will be less productive (New Zealand Institute of Economic Research, 2002), while Treasury (Stephenson & Scobie, 2002) are more circumspect about the possible impacts upon worker productivity and management of the workforce.

Popular memory, Thomson (1998) asserts, held that few ever reached old age, or lived long into old age, and that continued employment rather than retirement characterised those last years. Colonial work conditions were not well suited to aging with Department of Labour inspectors of the 1890's noting the decrepit aged men they often saw and help

tramp around the country. He also notes what he describes as the seemingly universal habit before the mid twentieth century of laying off mature men first in any job shortage.

Belich (1996) in describing this period of the late 19th century notes that while waged work was quite abundant it was spasmodic and restricted in its availability. Further he says: “It was available mainly to fit men and fit single women – ill health or injury was also economic disaster (p.379).” Since hard work and personal independence were valued so highly all records – diaries, letters, obituaries and more – consciously or unconsciously stress work as the central feature of respectable life, at all ages, and to talk of retiring or taking it easy or enjoying some quiet years was dangerously close to a character slur.

Arguments for the likelihood of extensive employment in later life centred on the smallness of most workplaces and the prevalence of self-employment and small-gang contracts. Also the wide ownership of property, including farmland, it is suggested supported aging men and women in creating jobs for themselves (Thomson 1998). The publication of Mr James Cox’s diary (Fairburn, 1995), describing his working life from his forties to his eighties during the late 19th Century, highlights the monotonous battle of trying to hold jobs or to stop wages sliding. This account suggests that for aging males especially, a combination of high unemployment and physical decline made them particularly vulnerable thus necessitating the introduction of the old-age pension in 1898 (Thomson, 1998).

3.3 Women’s participation

Women have always been active and influential in New Zealand society, but unlike men, this has not guaranteed equality, politically or socially. The first step towards improving the status of women and girls in New Zealand society came in 1877 when girls became eligible alongside boys for free (public) primary education (Davies & Jackson, 1993). It has been suggested that this factor, coupled with women’s experience in unionism and the quality of leadership that developed, was probably the critical factor in the achievement of political suffrage in 1893 (Aitken, 1980).

Labour force issues were of key concern to the suffragists in the wave of feminism that swept across New Zealand. Particular objectives for reform were improved working conditions, equal pay for women, and the provision of community funded child-care centres: issues that are still relevant today (Davies & Jackson, 1993). In the early years of Pakeha New Zealand settlement, couples moved to rural areas where women contributed significantly to the work, whether subsistence or for cash production.

As the economy shifted from primary to secondary production women's labour force participation was concentrated in a few occupations that have been, and still are, characterised by low pay. Throughout the 1870s and 1880s, domestic service had been the key area of paid employment for most women. In the decade leading up to suffrage, opportunities in teaching and nursing grew and women began to move into paid employment in factories, shops and offices and new areas such as telegraph and telephone services (Davies & Jackson, 1993).

Men were not alone in finding late nineteenth century working conditions physically intolerable: in fact for women, conditions were worse as illustrated by the following quote (Statistics New Zealand, 1993, p.280):

The condition of "sweated labour" in the 1880s was appalling, with women paid far less and treated worse than men. Young female apprentices would often work for nothing in the vain hope of a job after qualifying while a skilled tailoress might earn 26 to 35 shillings a week, but a tailor would collect 70 shillings.

From the mid-century, women also began to participate more in paid work with the war substantially increasing women's employment in a range of industries. During the post-war years there was a high demand for labour which accelerated child-bearing at a young age and a smaller family meant more women were able to enter the labour force after marriage and children. Female participation in full-time work continued to increase until quite recently. Women however dominate part-time work forming 72.2 percent of this workforce compared to 37.5 percent of the fulltime workforce (Statistics New Zealand, 2002).

3.4 Māori participation

The Māori population in general was marginal to evolving capitalist relations in New Zealand. This occurred principally because of the “Land Wars” of the 1860s where a Colonial Government responding to settler demands for land, forcibly took vast tracks of Māori land in the Waikato, Taranaki and Bay of Plenty regions. Such was the impact, along with disease, many believed that Māori were a dying race with an estimated population plummeting to less than 100,000 people by the end of the 19th Century (Belich, 1996). As a result Māori existed on the periphery of capitalism as a rurally based reserve army that supplied seasonal labour for agricultural harvesting and processing in such areas as sheep shearing, fruit picking and meat processing. In the 1930s many Māori were supported on land development schemes: most others were employed in farm work or other forms of manual labour. This land, however, was not able to support more than a minority of the population.

In the post-war period both the state (primarily through the Department of Māori Affairs) and employers encouraged Māori to migrate to urban centres and become more involved in wage labour. In 1936, only 10 percent of the Māori population lived in a city or borough. By 1976, the same figure was 76 percent (Spoonley, 1990). Māori men first moved into construction while women went into domestic service; both entered manufacturing. In the early 1960s more than half of Māori men were in “unskilled” manual work: primary processing, public works, construction, transport and the timber industry. About 30 percent of Māori women worked in manufacturing, and another third in various domestic (housekeepers, hotel workers) and other services (in particular teachers and nurses).

In the last two decades Māori have increased their presence in the labour force and participated in the general shift to the service sector. Māori men remain to some degree concentrated in the secondary sector and in manual work compared to other groups. Māori male and female participation rates declined substantially from the mid 1980s as a result of unemployment with male rates remaining depressed in the late 1990s (Statistics New Zealand, 2002).

3.5 Pacific Peoples' participation

A similar process of integration into New Zealand's working class took place with Pacific Peoples. The Second World War marked something of a turning point in western capitalist countries in terms of the sourcing of unskilled and semi-skilled labour. Due to the losses sustained in the war, and with a diminishing number of potential migrants available from within their own boundaries, most western economies turned to their colonies (or former colonies) for unskilled labour. In New Zealand this began with the recruitment of Cook Island and Fijian peoples to work as rural labourers in the 1950s, which also coincided with manufacturing labour shortages.

By the late 1950s, there were an increasing number of other Pacific Island Peoples being recruited to work in industrial production in places such as Wellington and Auckland and in single industry towns such as Tokoroa. The numbers continued to increase and by the late 1960s constituted a significant element in migration to New Zealand. They were often recruited by individual employers and encouraged by members of their family already resident in New Zealand. The state did little to oversee the migration and it was left to voluntary agencies and church organizations to look after the welfare of the migrants (Spoonley, 1990).

The issue of significance for Māori and Pacific peoples today is not so much their aging population but rather the youthfulness of the population with greater proportions of youth to the aged compared to European/Pakeha. For example at the 1991 Census just under 40 percent of the Pacific peoples population was under the age of 15 years compared with 23 percent of the total population. Less than 4 percent of Pacific peoples were over the age of 60 compared with 15 percent of the total population, which is similar to that of the Māori population (Fletcher, 1995).

3.6 The demographics of New Zealand society

The most recent Census showed that the population consisted of approximately 77 percent European/Pakeha (non-Māori New Zealanders of European descent), 14.5 percent Māori, 5.6 percent Pacific peoples and 3 percent from other ethnic groups (Statistics New Zealand, 1996). Almost 51 percent of the population is female, 10 percent of the

population is estimated to be gay or lesbian, and 22 percent of the population have some form of self-described disability (Burns & McNaughton, 2001). There are 863,300 people over the age of 40 years in a total New Zealand labour force of 1,789,200 (see Table 6), or 48 percent of the total labour force (Statistics New Zealand, 2002).

Population aging in New Zealand, as in other developed countries began over a century ago, with the transition in fertility from relatively large to relatively small families. At the beginning of the 20th Century half of New Zealand's population was below 23 years of age. Children outnumbered the elderly (taken as those aged 65 years and over) by 8 to 1. Mortality was high at almost 100 out of every 1000 newborn babies dying before reaching their first birthday. The average life expectancy at birth for New Zealand men was 57 years and 60 years for women. The 1901 Census of Population and Dwellings recorded 31,000 (primarily European) persons aged over the age of 64 years and they made up 4 percent of the population (Statistics New Zealand, 2000).

Between 1901 and 1951, the number of New Zealanders aged 65 years and over increased almost six-fold, from 31,000 to 177,000. Over the next 48 years this cohort grew by another 151 percent to reach 446,000 in 1999. This was much faster than for the rest of the population with the number of children under 15 years of age and those in the traditional working ages (15-64), increased by 54 and 109 percent respectively. A newborn male can now expect to live on average 74 years and a newborn female about 80 years. The elderly's share of New Zealand's population has trebled from 4 percent in 1901 to 12 percent in 1999.

Latest projections indicate that the population aged 65 years and over is expected to grow by about 100,000 during the current decade to reach 552,000 by 2011. The pace of increase is expected to pick up after the year 2011, when the large baby boom generation begins to enter this age group. For instance between 2011 and 2021 the elderly population is expected to grow by about 200,000 and in the following ten years by 230,000. By 2051, there will be over 1,14 million people aged 65 years and over in New Zealand. They are expected to make up 25.5 percent (or 1 in every 4) of all New Zealanders (4.49 million). At present there are about half as many elderly New Zealanders as there are children. By 2051 there are projected to be at least 60 percent more elderly than children (Statistics New Zealand, 2000).

Of more immediate significance is that between 1946 and 1965, New Zealand experienced a “baby boom” in which 1.125 million babies were born (Statistics New Zealand, 1995). This cohort today [2001] is aged between 35 and 55 years of age, which means for most, they are presently in the prime of their working life. In ten years time the entire baby boomer cohort will be termed mature workers and the next concern for the country will hopefully have been addressed: funding retirement. The implications for present employment are inescapable: there will be proportionately more mature workers than younger workers in the labour market bringing with it challenges that have previously received little attention.

3.7 Labour force participation in New Zealand

The labour force is defined by Statistics New Zealand (2002) as members of the working age population, aged 15 years and over, who during their survey reference week, are classified as “employed” or “unemployed”. The employed are all of those people in the survey reference week who worked for one hour or more for pay, or worked without pay for one hour or more for a business owned or operated by a relative. Individuals were still classified as employed if they had a job but were absent due to illness, injury, family responsibilities, mechanical breakdown, bad weather, involvement in an industrial dispute or were on leave or holiday. This definition is an improvement on that used for the 1991 Census that included only those that worked for more than 20 hours of work a week and effectively excluded the contribution of part-time employees who were mainly women (Davies & Richards, 1993).

The unemployed, during the survey week, are defined as all people in the working-age population who were without a paid job, were available for work, and had actively sought work in the past four weeks ending with the reference week, or had a new job to start within four weeks. A person whose only job-search method in the previous four weeks has been to look at job advertisements in the newspapers, is not considered to be actively seeking work.

Finally, individuals who are neither defined as employed or unemployed include retired people, people with unpaid family responsibilities, students, people unable to work due to

mental or physical disabilities, and people who were not actively seeking work (Statistics New Zealand, 2002). These groups have been deemed to exit the labour force and are not included in the labour force participation rate figure. It is this point in particular that Waring (1988) and Davies and Richards (1993) argue fails to recognize women’s work that does not fall within the definition of economic activity.

The Ministry of Women’s Affairs (2001) “Time Use Study” of 1998-99 illustrates this point starkly. For example females over 12 years of age spend about two hours more per day than males on unpaid work, while males spend two more hours per day on paid work. On average, women spend more time than men on all four main categories of unpaid work: household work, purchasing goods and services for own household, care-giving for household members, and unpaid work outside the home.

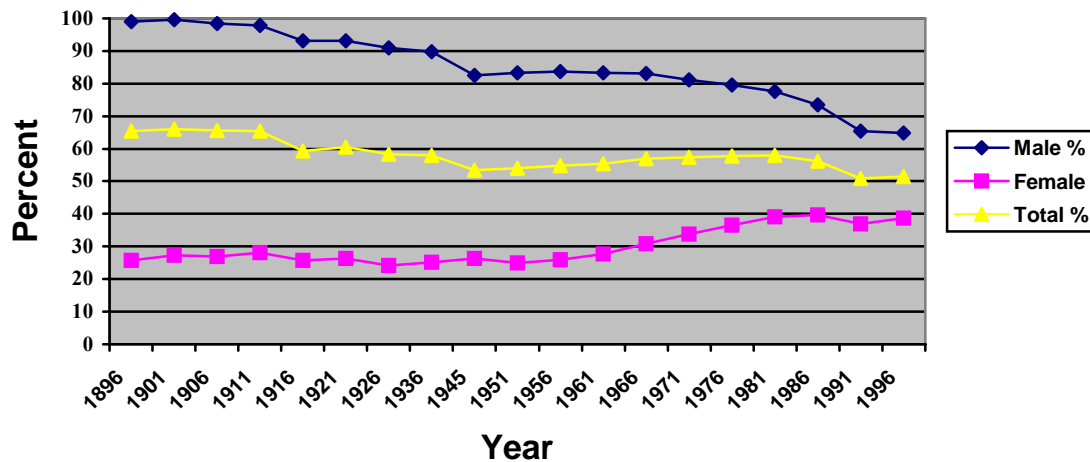


Figure 2
New Zealand Labour Force Participation Rates by Gender 1896 - 1996

Source: Statistics New Zealand (2000) New Zealand Official Year Book

As Figure 2 shows, male labour force participation over 100 years have decreased by approximately 25 percent from 90 percent in 1936 to 65 percent in 1996. In comparison female labour force participation rates have increased by approximately 15 percent from 25 percent at the beginning of the 19th Century to 40 percent in 1996. The decrease in particular of male labour force participation is a point Thomson (1999) suggests lends support to his argument that the amount of paid work available is actually shrinking relative to the population.

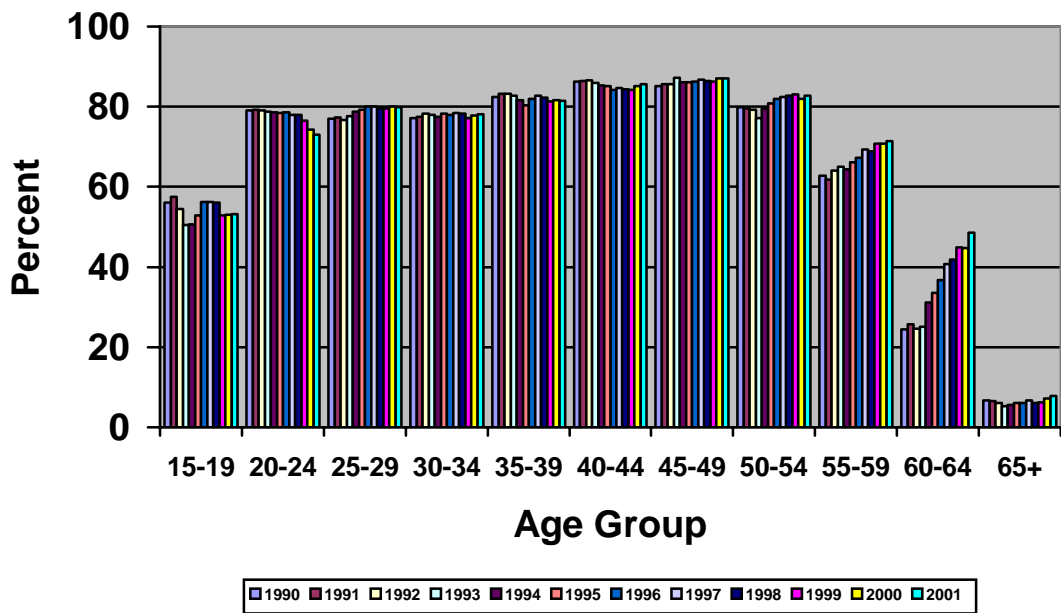


Figure 3
New Zealand Labour Force Participation Rates 1990-2001 by Age Group

Source: Statistics New Zealand (2002). Labour Market Statistics2001.

As Figure 3 shows, labour force participation rates of the total working population show that participation presently peaks during the 45-49 age grouping with a marked drop-off in participation during the 60-64 age group. It is estimated that internationally, as much as 50 percent of the labour force has exited the labour market by age 60 and that only 10-14 percent are working by age 65 years (Ruhm, 1990). In the New Zealand context it is also clear that self-employment is an issue. De Bruin and Firkin (2001) note that for those over the age of 65 years engaged in full-time work, over half (51.1%) were self-employed with the suggestion that this is more an indication of withdrawal or winding down from the labour force (Quinn & Kozy, 1996).

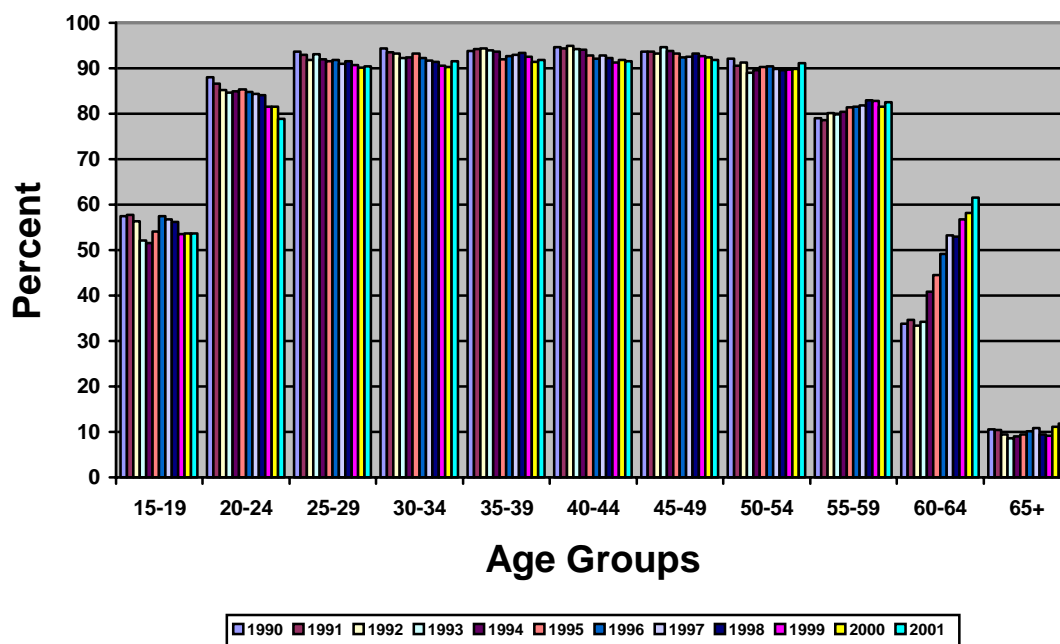


Figure 4
New Zealand Male Labour Force Participation Rates 1990-2000

Source: Statistics New Zealand (2002) Labour Market Statistics 2001.

Labour force participation by gender gives a clearer picture about working life in New Zealand. The labour force participation experience for males paints a picture of relative stability with participation rates at approximately 90 percent by age 25 with no real decline in participation till the 55-59 cohort (Figure 4). By age 65 there are only 10 percent of males still working. What is apparent is that participation rates for the 60-64 age group have increased significantly over the last decade from approximately 34 percent to 61 percent: a 17 percent increase in male labour force participation.

The OECD (2000) give special attention to the impact New Zealand's policy of raising the age of eligibility for government-funded superannuation to 65 years of age (from 60 years) has had in increasing male labour participation rates in the 60-64 cohort. As well as raising participation rates they noted the large savings in government expenditure this policy achieved and suggested that this will encourage other countries to further increase eligibility ages in the future. For women, the labour force participation experience is substantially different from that of men.

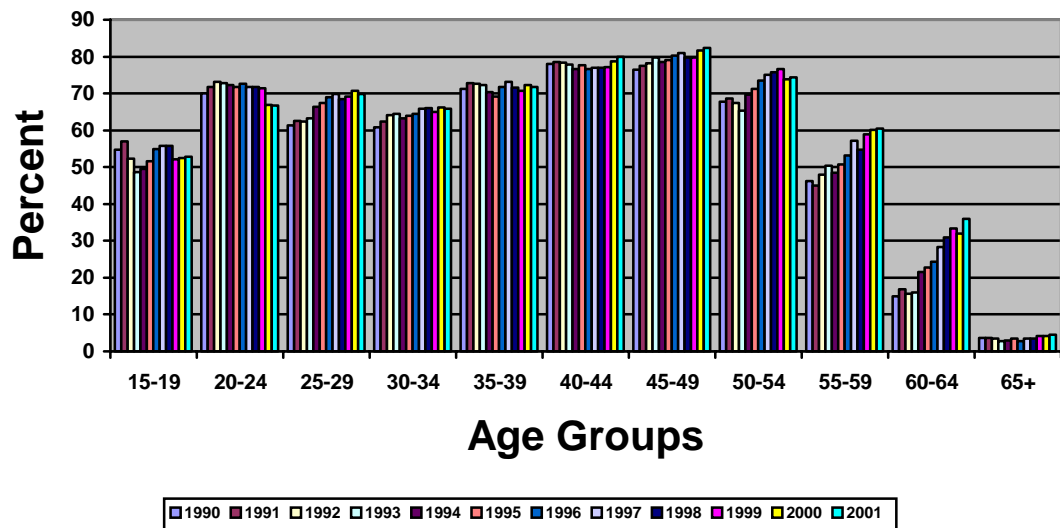


Figure 5
New Zealand Female Labour Force Participation Rates 1990-2000

Source: Statistics New Zealand (2002) Labour Market Statistics 2001.

Figure 5 illustrates that women’s participation in employment primarily peaks twice: once during the 25-29 cohort and again in the 45-49 cohort. The primary explanation for this is women exiting the labour force to have children. While male labour force participation patterns have been relatively steady for the past decade, women’s labour force participation has generally increased, though still well below the rates for men. Like the men, women’s participation in the 60-64 age group has increased 20 percent since 1992 with the change in superannuation eligibility.

3.8 Disappearance of paid work

One issue that often escapes attention is the actual number of paid jobs (particularly full-time) available to the working age population (15–65 years). The amounts of paid work, it has been argued by Thomson (1999), have been shrinking, relative to population, across the OECD and the world. In New Zealand through the 1950s, 1960s and 1970s there were 62 or 63 full-time jobs for every 100 men and women aged 15-64 years: by the mid 1990s this was down to 55 jobs to every 100 (Thomson, 1999). Those remaining jobs, he argues, have become increasingly insecure, irregular and poorly paid for large parts of the

population, confined to shortening fractions of our extending lives, and are all but unavailable across much of life to growing segments of society.

Men especially, aged 45 years and over, ethnic minorities, and the less skilled, have been the prime “losers” in this shrinking job market so far, and there is little evidence to suggest that this is about to change. Developed societies, Thomson (1999) asserts, are still in denial about much of the change in work and employment. Only a minority of workers have sustained employment across much of adult life, and this will not change. Until these things have been rethought, much of the planning for superannuation and the like, whether public and collective or private and individual, carries the risk of being divorced from reality (Thomson, 1999).

Callister and Rose (2001) argue that Thomson’s (1999) analysis using Census data is fundamentally flawed because he included respondents who did not indicate hours worked. By not indicating hours worked, respondents were classified as working no hours at all which is incorrect. The resulting effect was to lower the average number of jobs per head of population. Callister and Rose (2001) argue that in contrast to Thomson’s grim scenario the number of jobs available per head of population has remained remarkably stable except for a period in the late 1980s when New Zealand actually shed jobs.

Callister and Rose (2001) go on to suggest that participation rates for mature workers aged 60-64 years could conceivably rise to rates of prime aged employees with conceivably half of all 65-69 year olds still working. These rates of participation they note are predicated upon the assumption that government is likely to continue raising the age of eligibility for superannuation so people will need to continue to work to “protect their income position.”

3.9 Unemployment

Unemployment occurs where an individual is searching and available for work but is unable to find a suitable job at prevailing wages (Ehrenberg & Smith, 1988). Some level of unemployment is a necessary but unfortunate consequence of the dynamic nature of labour markets. At any particular time, a number of people are entering the workforce for the first time, or re-entering employment after time spent out of the labour force. As a

result, even in a well functioning labour market, there will always be some frictional level of unemployment, and this is typically regarded as efficient in economic terms (Gobbi & Rea, 2002).

However, unemployment may also reflect failures of the labour market to coordinate adequately the demand and supply of labour. For example, “wage stickiness” may mean that the labour market may not adjust adequately the demand and supply of labour. Unemployment that is driven by market failure is inefficient because it represents a loss of production. It may also mean that costs or externalities are being imposed on others (Gobbi & Rea, 2002). Overall unemployment is influenced by factors that affect inflows (people becoming unemployed) and outflows (people leaving employment). Flows into unemployment are influenced by the decisions made both by workers and firms. For example, individuals in employment may choose to leave their job voluntarily to look for more suitable employment (supply side) or they may be laid off by firms (the demand side). Alternatively, individuals who have been out of the labour market (for example, looking after children or sick relative) may choose to move into the labour market and start looking for work.

Once an individual becomes unemployed a whole range of demand and supply factors will affect the duration of time that they remain unemployed. For instance, individuals may remain unemployed because they lack the skills or attitudes required by potential employers. Alternatively, individuals may have domestic responsibilities such as childcare, and this may hinder their ability to find work, or some job-seekers may not be motivated to find employment quickly because of financial disincentives created by the tax and benefit system (OECD, 2000a). Another possible factor is that individuals lack access to transport to work (Parker, 1997), or job-seekers have a disability that reduces their employability. Individuals may also have become disillusioned and discouraged and, as such, reduce their search efforts or leave the labour market entirely (Moore, 1996).

On the demand side, a key reason why individuals may remain unemployed can be from a lack of vacancies. For a variety of reasons, the economy may fail to provide a sufficient number of jobs such as what occurred in the late 1980s. Low demand may require firms to reduce employment because they are unable to sell their stock. Alternatively, changes

in technology may reduce the number and type of vacancies (Ehrenberg & Smith, 1988). Bargaining pressures from currently employed workers may keep wages too high, and may mean that unemployed workers are unable to “price” themselves into employment (Linbeck & Snower, 1985). Minimum wage rates, it is argued, may reduce the ability of wages to adjust downwards, and thereby expand the number of jobs available. The number of jobs available may be reduced because employers keep wages high in order to motivate their workforce (Shapiro & Stiglitz, 1984). Lastly, different groups of job-seekers may find it difficult to gain employment because of outright discrimination from employers (Moore, 1996).

The different demand and supply factors will affect individuals in different ways. Some will be unemployed for only short periods of time, while others will experience more prolonged unemployment over single or multiple spells. For instance, individuals with fewer educational qualifications and those who live in areas with relatively few job opportunities are likely to be more at risk of being unemployed long term (Gobbi & Rea, 2002).

3.9.1 Unemployment in New Zealand

New Zealand has traditionally had one of the lowest unemployment rates among the advanced industrial nations. Whereas through the 1960s and the mid-1970s OECD unemployment rates averaged around 3 to 4 per cent, New Zealand’s rate was below 1 per cent. In the late 1980s, however, the position changed. New Zealand’s rate of unemployment exceeded the average rate in the OECD countries, and by 1989 the gap was widening (Eichbaum, 2001). The annual unemployment rate as measured by the Household Labour Force Survey (HLFS) peaked in 1992 at 10.6 percent. By contrast the annual rate of unemployment for 2001 was 5.7 percent (Statistics New Zealand, 2002).

According to Layard, Nickell and Jackman (1994) the dramatic rise in the level of unemployment experienced by many developed nations over the past decades is largely attributed to the substantial rise in the proportion of people experiencing long-term unemployment. Jobs for unskilled workers collapsed with the rapid change in technology and increased competition (Nickell & Bell, 1995). In New Zealand between 1986 and 1991, over 90% of the rise in unemployment was due to the contraction and job loss in

the manufacturing sector that consisted mainly of unskilled workers (Krishnan, Hunter & Goodger, 1994). It is no surprise then that mature workers happened to occupy these unskilled jobs in these declining industries (Walker, 2002).

While the supply of unskilled workers in the OECD has decreased over the past two decades, unskilled jobs have disappeared faster. It follows that poorly skilled workers have suffered disproportionately in terms of unemployment and long-term unemployment. Between 1986 and 1991, employment in New Zealand declined around 111,500 people (Krishnan, Hunter & Goodger, 1994). Māori and Pacific Peoples have suffered disproportionately with the largest declines in employment, labour force participation and increases in the rate of unemployment (Bururu, Irwin & Melville, 1998).

Table 1
Pakeha, Māori and Pacific Peoples' labour market differences

	Pakeha			Māori			Pacific Peoples			
	Year to March	1986	1992	1998	1986	1992	1998	1986	1992	1998
Labour Force Participation		66.4	64.1	66.7	68.8	60.0	62.5	72.1	61.5	63.0
Unemployment Rate		3.3	8.1	4.8	9.6	25.8	17.3	7.7	28.8	15.2
Employment Rate		64.2	59.0	63.5	62.3	44.5	51.7	66.5	43.7	53.5

(Source: Bururu, Irwin & Melville, 1998)

Eichbaum (2001) suggests that unemployment will remain at or near 6 per cent in the short to medium term for 2001, reducing to 5.7 per cent for 2002 and 2003. His main point is that while it is generally agreed that unemployment should be reduced, there is no consensus on required policies and even less interest with regard to mature workers.

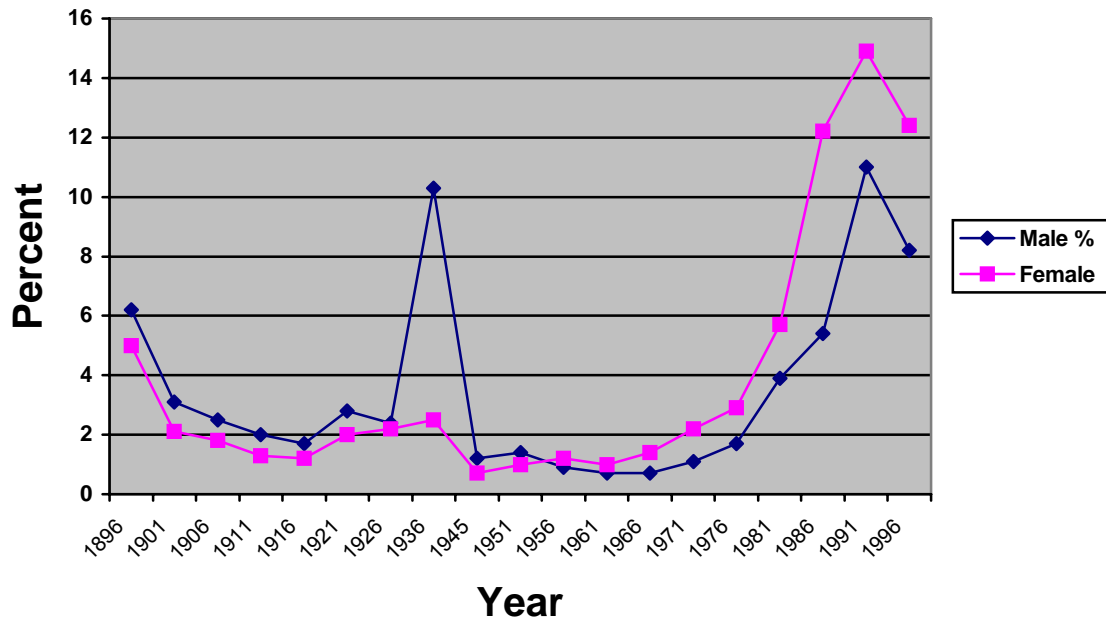


Figure 6

New Zealand Unemployment by Gender 1896–1996

Source: Statistics New Zealand (2000) *New Zealand Official Year Book*

3.9.2 Measuring Unemployment

In 1977 registered unemployment averaged 7385, up from 5256 in 1976 and 4166 in 1975. No one seemed especially worried until 1978 when the registered rate climbed to an average of 22,500, then 25,000 in 1979, and 36,500 in 1980. By March 1981 registered unemployment was 47,500 – over nine times the level in March 1976 (Easton, 1997). During this period there was no labour force survey, and policy was guided by the numbers registered as unemployed by the Department of Social Welfare. The underlying unemployment therefore was much higher so that when a more accurate tally of unemployment was revealed to the public it came as a shock. For example, Easton (1997) shows that those registered as unemployed in 1976 represented less than 20 percent of the unemployed as illustrated by the 1976 census.

There are essentially three ways of measuring unemployment in New Zealand: (1) the five yearly “Census” of population and dwellings, (2) those unemployed on the “Job Seeker” register with the Department of Work and Income, and (3) the House Hold Labour Force Survey (HLFS). The Census, as it is generally regarded, is conducted every five years and provides a snapshot of New Zealand society, including the state of the

labour market. From each Census it is possible to identify the number of persons unemployed, but there have been many changes in the questions asked and in the methods of measurement used (Scollay, St John & Horsman, 1996).

Prior to 1981, the official definition of unemployment in the Census encompassed any persons who were without a paid job and available for work. In 1986, the concept of “seeking” work was added. In 1991, this was changed to “actively” seeking work, where “actively seeking work” was defined as undertaking any of the following activities in the four weeks prior to the Census: writing, phoning or applying in person to an employer; contacting the NZES; placing advertisements about a job; taking steps to set up own business; contacting career advisers or vocational guidance officers; or undertaking any other specified form of active job search.

From 1991, a person whose only job search method in the four weeks prior to the Census was to look at job advertisements in newspapers was not considered to be actively seeking work. In essence, the effect has been to “dampen” the number of officially unemployed. In the 1991 Census this resulted in an “actively seeking work” population that comprised 74 percent of all persons who actually indicated they were unemployed and seeking full-time or part-time work (Davies & Jackson, 1993).

Presently those people registered as unemployed and seeking work with the Department of Work and Income (DWI) are required to do so to be eligible to receive an unemployment benefit. Individuals may also register even if they are working part-time or who are not in receipt of a benefit at all. The Job Seeker register is a record of those obliged to register with DWI in order to retain eligibility for certain income support service, and a record of those who choose to enrol as part of their job search activities and who are available for employment. The register is subject to change reflecting such things as variations in administrative practice, government policy and legislative changes, and is not viewed as necessarily a true reflection of trends in the labour market. Not surprisingly the number of registered unemployed has diverged quite markedly from the official unemployment figures as measured by the HLFS (Easton, 1997).

The HLFS is a quarterly sample survey conducted by Statistics New Zealand and includes the “official” measure of unemployment. WINZ (2001) state that the HLFS is

“consistent” with the International Labour Organization (ILO) definitions of unemployment. For the purposes of the HLFS, a person is unemployed if they: (1) are not presently in employment, (2) are actively seeking work, and (3) are available to start work immediately. Significantly, a person is deemed to be employed if they are working one or more hours a week. Thus an unemployed beneficiary who mows their neighbours lawns (which is permitted under the benefit rules) would be classified by the HLFS as employed.

As at December 2001 the annual unemployment rate was 5.7%, (109,100 unemployed in a total labour force of 1,898,300) (Statistics New Zealand, 2002) the lowest recorded since June 1988. Long-term unemployment (LTU) is defined in New Zealand as a period of continuous unemployment of six months (26 weeks) or more, although the standard OECD definition uses a minimum period of 12 (52 weeks) months unemployment (OECD, 2000a). For policy makers the growth of LTU in New Zealand has been identified as the single most worrying feature of New Zealand’s recent economic and social performance (Prime Ministerial Task Force on Employment, 1994).

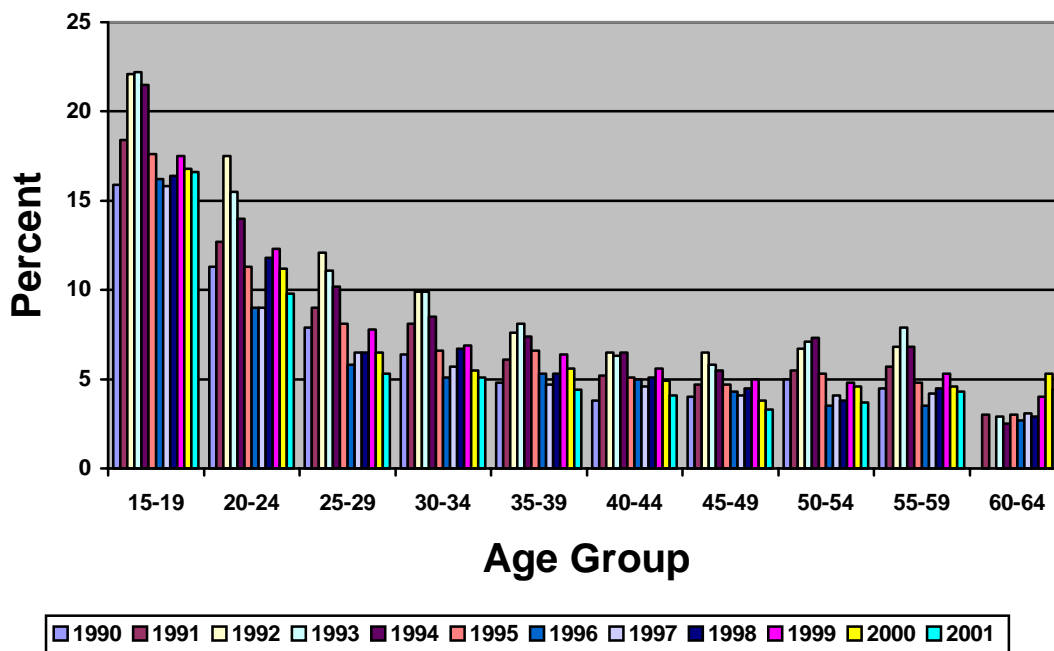


Figure 7

New Zealand unemployment by age-group 1990-2000

Source: Statistics New Zealand (2001) Labour Market Statistics 2000.

Eichbaum (2001) notes that long-term unemployment is significantly higher among those in mature age groups. Yet he goes back to the issue of youth unemployment showing that for the 15-19 age group, in particular, unemployment rates are highest before dropping markedly for the 20-24 age group. While authors have noted the higher rate of long-term unemployment amongst mature workers it appears to have captured little policy attention (Tweedy & Johnson, 1996).

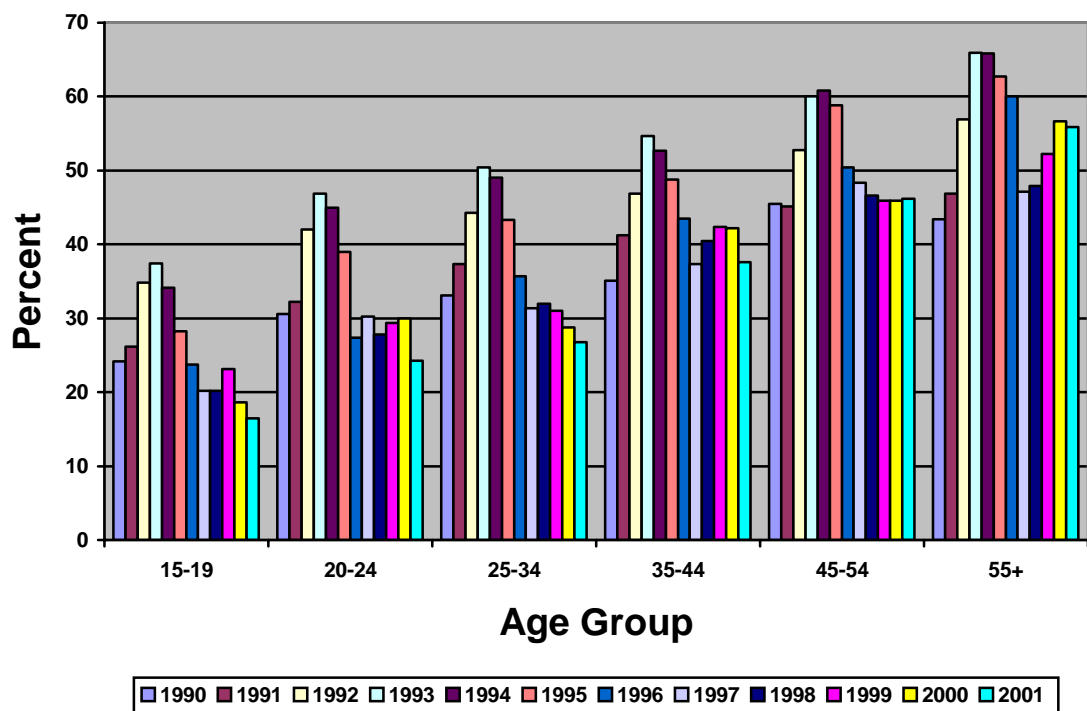


Figure 8
New Zealand Long-Term Unemployment by Age Group
 Source: Statistics New Zealand (2002) Labour Market Statistics 2001.

Table 2**Unemployed persons by age year ended 2001**

Age Cohort	Number of Unemployed			Unemployment Rate		
	Male	Female	Total	Male	Female	Total
	(000s)			(percent)		
15-19	13.1	11.1	24.2	17.3	15.8	16.6
20-24	10.9	7.2	18.1	10.7	8.6	9.8
25-29	6.2	4.8	10.9	5.5	5.1	5.3
30-34	5.2	5.8	11.1	4.3	6.0	5.1
35-39	5.5	5.4	10.9	4.1	4.8	4.4
40-44	5.5	4.6	10.1	4.3	4.0	4.1
45-49	4.1	3.2	7.3	3.6	3.0	3.3
50-54	3.9	3.3	7.2	3.6	3.8	3.7
55-59	4.0	1.6	5.6	5.3	3.0	4.3
60-64	2.4	.	3.2	5.3	.	4.4
65+
Total	61.1	48.0	109.1	5.9	5.6	5.7

Source: Statistics New Zealand (2002)

Table 3**Numbers of long-term unemployed by age group (000s)**

Year/ Age	15-19	20-24	25-34	35-44	45-54	55 plus	Total
2001	4.0	4.4	5.9	7.9	6.7	5.2	34.2

Statistics New Zealand (2002)

3.9.3 The unemployed mature worker

Table 2 shows that of the total 109,100 people unemployed in New Zealand, 33,400 are aged 40 years and over, or 30.6 percent of the total unemployed. Of those, approximately 14,000 or 40.9 percent of a total 34,200, are defined as long-term unemployed. These figures put into some perspective the size of the “problem” presently facing New Zealand policy makers. Given that 30.6 percent of the total unemployed population is represented over the age of 40 years, it would be fair to ask whether mature job-seekers have received attention commensurate with their need?

Figure 7 shows that on “face value” unemployment among mature age groups (40+) appears to be lower than that of younger age groups. Figure 8, however, shows that the burden of long-term unemployment falls clearly on mature age groups suggesting mature

workers who become unemployed tend to stay unemployed: a point supported internationally (Atchley, 1988; Rife & Belcher, 1994; Encel, 1997)

Tables 2 & 3 show that for the age group 15-19, of the 24,200 unemployed, 4,000 or 16.5 percent are also long term unemployed (27 weeks or longer). By comparison, of the 14,500 unemployed in the 45-54 age agroup, 6,700 or 46.2 percent of this group are also long term unemployed: a figure not too dissimilar to that experienced by other countries such as Germany (Foden & Jepsen, 2002). What this illustrates is that while youth unemployment figures attract the attention the young do not remain unemployed for long in comparison to their mature colleagues. While the gross number of mature workers may presently be small in relation to the total labour market, the projected increase of mature people generally over the next few decades suggests the long term unemployed mature worker will become a significant social issue.

There are clear indications that the participation rates of mature workers are increasing with real policy implications for private and public enterprise. For example, from 1990 to 2001 the participation rate of workers 65 years and over has only increased from 6.7 percent to 7.8 percent. Yet, for the age group 60-64 for the same period, participation rates have leapt from 24.4 percent to 48.5 percent primarily as a result of changes to the age of receipt of government superannuation (Statistics New Zealand, 2002; OECD, 2000a). As Thomson (2001) questions, what is so desirable about prolonging fulltime working? What will society achieve by continuing to lift superannuation ages and tightening unemployment benefit rules? What exactly do we hope to achieve for society and ourselves by continuing to work other than to have a more secure financial retirement?

3.9.4 Unemployment spells

The most significant study investigating unemployment spells was conducted by Summers and Clark (1979) who looked at survey data in the United States in the late 1960s and mid-1970s. They found that most unemployment is characterised by relatively few persons who are out of work for a large amount of time, even in periods of low unemployment. Indeed, job-seekers who experienced short periods of unemployment accounted for only a small part of measured unemployment. Much of the observed

joblessness is due to prolonged periods of inability or unwillingness to locate employment. More recently in the United States, Meyer and Rosenbaum (1996) looked at five-year panel unemployment insurance data for five states from 1979 to 1984. They found over this period that most claimants received unemployment insurance only once. However, around 40 percent of individuals received unemployment insurance more than once, and close to 20 percent received unemployment insurance for three years or more. The authors found that this latter group accounted for around 40 percent of unemployment claims with most repeat incidents occurring in seasonal industries.

In Australia Stromback and Dockery (2000) looked at the duration of unemployment benefit spells using panel data over a four-year period up to 1999. Like Meyer and Rosenbaum they also found that repeat spells are common, and these repeat spells tend to account for a significant number of total unemployment spells in their sample. Stromback and Dockery (2000) found that 43 percent of individuals had more than one spell in the period. The authors' results also indicated that repeat recipients experienced two-thirds of the spells in their sample.

New Zealand studies have shown broadly similar results. For example, Gardiner, Fletcher, Mersi and Reynolds (1994) found that 45 percent of jobseekers over the period 1989 to 1993 experienced two or more spells of registered unemployment. De Raad (1997) found that two-thirds of unemployment beneficiaries also had at least two spells of unemployment over the three-year period. This result was similar to that found by Wilson (1999) that only a quarter of the cohort receiving an unemployment benefit experienced one spell of a benefit while another quarter of the cohort experienced five or more spells on the unemployment benefit; including other benefits as well.

These studies show that the burden of unemployment is not shared equally amongst job-seekers with a relatively small proportion of job-seekers accounting for a large degree of the total unemployment weeks. For example, Gardiner et al. (1994) found that 17.5 percent of job-seekers accounted for half of all person weeks of registered unemployment. These very long-term job-seekers, unfortunately, were likely to be male, mature, and of Māori or Pacific peoples ethnicity.

Gobbi and Rea (2002) in the latest study of New Zealand registered job-seekers (1994 to 1997) found that for a quarter of job-seekers, unemployment was a singular and relatively brief experience lasting around nine weeks. However, the remaining three-quarters of the cohort experienced two or more spells of unemployment over the four-year window. In addition, a quarter of job-seekers experienced chronic unemployment.

Over the four years, the median job-seeker in this latter group was unemployed three times, and experienced almost two-and-a-half years of unemployment. Individuals who spent longer unemployed over the period also tended to experience a disproportionate share of the unemployment weeks. Their data showed that the job-seeker groups affected disproportionately by unemployment included Māori and Pacific peoples, those with low levels of qualifications, individuals aged under 20 years and those aged over 50 years, and individuals living in Northland and Gisborne.

Gobbi and Rea (2002) argue that to focus upon single spells of unemployment with regard to the targeting of employment assistance is to miss the job-seekers who experience multiple spells of unemployment and are not out of work for more than six months when assessed: six months out of work being the criteria for receiving employment assistance. This study highlights that while youth, Māori and Pacific peoples have been disadvantaged there is also plenty of evidence showing mature job-seekers experiencing similar disadvantage.

3.9.5 Education and mature workers

It is no surprise that an examination of education levels shows mature workers in a poorer light compared to younger workers because education was simply not as significant during their primary working life as it is today (see Table 4). Statistics New Zealand (2002) figures show that rates of unemployment for lesser-educated job-seekers are considerably greater with rates of unemployment at 12.4 percent for males with no qualifications (see Table 5). The issue of mature job seeker skill levels though, is seen by Treasury (2001) in particular, as possibly the single biggest reason why mature job-seekers face greater incidences of long term unemployment: they are simply unable to compete in a skilled labour market. Unskilled work as mentioned has been the biggest

casualty of recent economic reforms and highlights the fact that the unskilled are seriously marginalized in present society.

Besi and Kale (1996) from a United States perspective suggest that the education levels of mature workers contribute presently to one of the reasons why mature worker labour force participation has dropped. Their argument is that the strong association between education and income means that mature workers have less incentive to stay in the labour force because their relative earnings are presently low anyway, due to low educational qualifications, and so exiting the labour force results in little “opportunity cost” compared to someone with a university degree and consequent higher earnings.

In the future they suggest that more highly qualified mature cohorts will be less reluctant to leave employment thereby increasing labour force participation rates. Thomson (2001) suggests that this argument is correct up to a point because many skilled mature workers will choose to stay in employment for as long as it suits them. However, many are just as likely to want to use their affluence while they are still in reasonable health. The idea that people will want to work beyond 65 years he suggests is a dangerous myth when most have already retired by 60 years.

Table 4**New Zealand highest educational qualifications by age group (000s)**

Highest Qualification	Age Cohort						Total
	15-24	25-34	35-44	45-54	55-64	65+	
No Qualification	143.9	105.4	125.8	124.5	116.9	183	799.4
School Certificate	93.7	63.1	66.4	48	26.6	19.9	317.7
University Entrance	138.1	61.9	46.1	25.5	12	13.3	296.9
Other School Qualification	15.7	16.5	20.3	21.3	21	71.1	166
Trade Certificate	63.1	126.8	125.3	95.7	56.3	42	509.1
New Zealand Certificate	19.4	33.7	38.8	29.8	17	10.2	148.9
Nurse/Teacher Certificate	3.2	16.2	32.3	34.2	21.2	17.8	124.9
University Cert/Diploma	3.7	10.1	15	12.5	6.6	3.6	51.7
Bachelors Degree	24.6	65.6	58	38.3	14.3	11.3	212.1
Post Graduate Qualification	3.3	17.9	22.9	19.4	8.1	4.4	75.9
Other Post School Qual	16.3	27.6	33.8	27.7	18.9	16.7	141
Not Specified	1.6	2.8	2.2	2.4	2.4	25.9	37.3
Total	526.6	547.7	586.7	479.1	321.5	419.3	2880.9

Source: Statistics New Zealand (2002) Labour Market Statistics 2001.

Table 5**Unemployed persons by educational attainment**

Qualifications	Numbers Unemployed (000)			Unemployment Rate %		
	Male	Female	Total	Male	Female	Total
No qualifications	27.8	18.1	45.9	12.4	10.7	11.7
School qualifications	17.0	16.9	33.9	7.2	6.7	6.9
Post school but no school qualifications	9.5	6.3	15.8	8.0	10.9	8.9
Post school and school qualifications	21.2	16.3	37.5	4.8	4.5	4.7
Total	75.9	58.2	134.0	7.4	6.9	7.2

Source: Statistics New Zealand (2002)

3.9.6 Mature community wage recipients and job-seekers

Another indicator of mature worker unemployment is to observe the recent figures relating to the 55 plus benefit that has been returned (since 1999) to the “standard” unemployment benefit figures. Interestingly, the 55 plus benefit still continues in practice

because those 55 years plus receiving the unemployment benefit are not subject to the “work test” and thus not required to demonstrate active job-seeking behaviour. What the figures illustrate is that from December 1988 (3,424) unemployment benefits for 55 plus have generally increased through to June 1998 (12,651); an increase of approximately 9,000 paid benefits.

By contrast, “standard” unemployment benefit figures peaked in December 1992 at 175,360 (including students) and trended down to approximately 128,240 beneficiaries (Department of Social Welfare, 1998). Changes in classifications and policy by Work and Income New Zealand since 1998 make it more difficult to separate out those 55 plus receiving the unemployment benefit; now the community wage. For example, while WINZ show an age breakdown, the new age cohort is 50 to 59 years instead of 55 plus. Regardless, the 46,967 beneficiaries 40 to 65 years represent approximately one third of the total 137,448 community wage recipients (WINZ, 2001).

From WINZ’s (2001) quarterly statistics, June 1998 to June 2001, the numbers of community wage recipients have continued a downward trend. Of note is WINZ’s analysis of job-seekers, as against those receiving the community wage, where they note decreases of 8,827 (-14 percent) for 40-54 year olds, and 3,632 (-29 percent) for job-seekers aged 55 or over. The decrease in job-seekers aged 40 or over, they point out, was in contrast to increases in the number of these job-seekers noted in earlier quarters. Job seekers of 40 years and over account for 33 percent (63,294) of total registered job-seekers (191,801): a similar proportion to that of community wage recipients. What this analysis shows is that mature community wage recipients and mature job-seekers again represent significant proportions of their respective populations.

3.10 Part-time work

Par-time employment as defined by Statistics New Zealand (2002) includes those individuals who work a total of 29 hours or less per week. For the year ended March 2001 a total of 1,386,900 (78 percent) people worked full-time in comparison to the 402,200 (22 percent) who worked part-time. Of the 402,200 part-time workers, 290,400 (72 percent) were women. As Table 6 shows, as the male workforce ages, the numbers of

part-time workers remains steady while the numbers of fulltime workers steadily decreases from a peak in the 35 to 39 age group.

For women the numbers in part-time work is much higher throughout all age groups except at the beginning (15-19) and the end (65+). The issue of part-time work is significant for mature job-seekers, men especially, because the international evidence (Ruhm, 1990) suggests we are likely to see more examples of part-time and bridge employment. The government through the *Positive Ageing Strategy* is particularly supportive of this initiative though we have yet to see real evidence of this yet. McGregor (2001) in a study of New Zealand employers is cautious with regard to the advent of “flexible” employment practices, as promoted by the government, as less than 10 percent of respondents indicated they provided such options.

Table 6**Employed persons by age and gender year ended 2001**

Age	Part-time			Full-time			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
	(000s)			(000s)					
15-19	32.9	38.8	71.6	29.5	20.4	49.9	62.4	59.1	121.5
20-24	16.9	22.5	39.4	74.0	53.8	127.9	90.9	76.4	167.3
25-29	7.6	20.6	28.2	98.4	67.5	165.9	106.0	88.1	194.1
30-34	5.8	30.7	36.6	110.9	60.0	170.9	116.7	90.8	207.5
35-39	6.2	41.1	47.3	122.2	65.4	187.6	128.4	106.5	234.9
40-44	6.6	40.0	46.6	115.9	72.6	188.5	122.5	112.6	235.1
45-49	5.7	30.1	35.8	105.5	73.0	178.5	111.2	103.0	214.2
50-54	6.6	26.9	33.6	96.8	57.5	154.3	103.5	84.4	187.9
55-59	6.9	20.0	26.8	63.9	33.5	97.4	70.8	53.5	124.3
60-64	6.4	12.8	19.2	36.7	13.8	50.5	43.1	26.6	69.7
65+	10.2	7.0	17.1	12.1	3.4	15.5	22.2	10.4	32.6
Total	111.8	290.4	402.2	865.9	521.0	1386.9	977.8	811.4	1789.2

Source: Statistics New Zealand (2002) Labour Market Statistics 2001

3.11 Retirement in New Zealand

Superannuation is a significant issue for mature job-seekers because, other than for health reasons, the single greatest factor affecting a mature worker's decision to retire and exit full-time employment is financial: can they afford to retire? Once retired mature workers appear to adapt quickly to their new status and few regret the adjustment if it is their choice (Schulz, 2001). When government-funded superannuation was available at age 60 years from 1977, few mature workers continued in employment past 60 years which was further enhanced in 1985 when the Fourth Labour Government enacted the "Super-Surcharge", effectively penalising anyone from continuing to work once in receipt of government superannuation if their assets exceeded a certain amount (St John, 1999).

However, during the five-year period from 1986 to 1993 total employment fell for the first time since World War II (Callister & Rose, 2001) and in 1991 the age for the receipt of government superannuation was signalled to increase in steps to age 65 years by 2001, in line with other OECD countries. There is much to suggest that in the coming years

New Zealand will follow the lead of the OECD and once again increase the age of receipt to 70 years (Jones, 1997; Stephenson & Scobie, 2002). The trauma surrounding superannuation in New Zealand is reflected by St John (1999):

While most countries are struggling with their retirement income policies in light of their populations, few have endured the degree of political rancour that has surrounded the pension debates in New Zealand (p.278).

Despite this furore, the actual framework of retirement policies has proved remarkably durable. The foundation of these policies has been a tax-funded state pension supplemented by voluntary saving. In comparison with typical OECD arrangements, the New Zealand scheme is seen as simple and fair. Few of the elderly are in serious poverty (Fergusson, Hong, Horwood, Jensen & Travers, 2001); and women are treated equitably with few complaints surrounding gender unlike some other countries (St John, 1999). Without compulsory private saving the present scheme has only two legs of the three-legged approach favoured by the World Bank (St John, 2001). Till recently other schemes have been proposed in New Zealand but all have been rejected for one reason or another (St John, 1999).

The New Zealand Superannuation Fund Act passed in 2002 by the Labour and Alliance Coalition government does not address compulsory private saving but rather looks to pre-fund the State's tax-funded pension to help ease the cost of pensions from a net 4% of Gross Domestic Product (GDP) to 9% of GDP by the year 2050 as the demographic profile changes. The idea being that funds will be allowed to build up for around the next 25 years before being used to meet future funding needs.

St John (2001) strongly suggests that the pre-funding of state superannuation will not escape further changes no matter how hard the present government tries to make it irreversible. One reason she suggests is that the "fund" has been oversold as the solution to funding future superannuation on the back of optimistic forecasts of the potential growth of the economy to fund the scheme through tax revenues. All of this can only make life for mature job-seekers of greater concern and may further exacerbate tensions between those workers who can afford to retire earlier, before 70 years of age, and those who cannot.

One point that many have not realised the significance of, is the removal of the “Super-Surcharge” in 1996 that clawed income back from those over 65 years who continued to earn. As a result there are few financial disincentives to mature workers to remain in employment beyond the age of 65 years (Kinsella & Velkoff, 2001).

3.12 Social policy and mature job-seekers in New Zealand

Social policy is described as being “concerned with the ways in which the distribution of opportunities and resources available in society influence well-being (Cheyne, O’Brien & Belgrave 2000, p.1).” Social policy involves actions that will advantage some groups and individuals while disadvantaging others. Social policy it is argued is not wholly concerned with actions of the state but also of the market and voluntary associations and how it affects the distribution of resources. Social policy seeks to contribute to and enhance economic policy over a wide range of areas including housing, education, transport and employment. In the New Zealand context, social policy with regard to employment and income-support has been at the forefront of government effort in the past two decades, as they have tried to grapple with issues such as structural unemployment and the disappearance of unskilled work alongside the economic policies that created these problems (Easton, 1997).

3.12.1 Active labour market policies

Previous sections have sought to place the mature job seeker in the greater context of the New Zealand labour market and identify the nature and scope of the “mature job seeker problem.” As described, many mature job-seekers are increasingly facing longer terms of unemployment and competing in a labour market where many have become seriously disadvantaged due to the elimination of unskilled jobs and a consequent lack of skill development. What then does the government have at its disposal to possibly correct the labour market disadvantage suffered by groups such as mature job-seekers?

There are primarily three active labour market policies available to government: (1) training (2) job search assistance, and (3) employment subsidies (Jacobson, LaLonde &

Sullivan, 1993). All three in various forms have been used extensively over the last two decades to deal with burgeoning unemployment.

When the fourth Labour government came to office in 1984, thousands of job-seekers were already employed in a range of direct job-creation and wage-subsidy schemes operating in the public and private sectors. In 1985 these schemes were abolished, following criticism about the way in which they interfered with the operation of the labour market (Treasury, 1984; New Zealand Government, 1984).

Displacement, it was argued, was a problem for the wage subsidy schemes of the early 1980s (New Zealand Government, 1984). The major fully subsidised scheme, the Project Employment Programme (PEP), was calculated to have a displacement rate of 65 percent, which Higgins (1999) suggests was fairly standard according to international comparisons. Overseas experience of such programmes suggested that direct displacement might be very common with local government frequently mentioned as a site of direct displacement. Examples include a scheme in Saskatchewan, Canada, where workfare participants built a golf course, a health spa and cleared ditches, at the same time as over half of the regular park maintenance workers were laid off because of an apparent lack of work (Drumbl, 1994).

The change in direction is highlighted by Kerry Burke, Minister of Employment:

Since an overall increase in employment is the ultimate goal, and this is best achieved by an efficient and growing economy, it is important that subsidies do not unduly interfere with normal functioning of the economy, and in particular the labour market (New Zealand Government, 1984, p15).

Interestingly the Labour Government had invited and received 300 submissions for the *Employment Promotion Conference* which were subsequently ignored in the Government's push for market liberalization (Higgins, 1997). The level of debate at this conference was described as strong with the mobilization of a significant number of community groups such as unemployed workers' rights organizations, members of associated church and community organizations, Māori and Pacific Island groups. By contrast a similar exercise in 1994 titled the *Prime Ministerial Taskforce on Employment*

attracted 120 proposals and resulted in what has been described as a bland *Memorandum of Understanding* (Higgins, 1997).

Following the *Employment Promotion Conference*, Employment Minister Kerry Burke, replaced the various subsidy schemes with a training programme, the *Training Assistance Programme*, before being replaced by the single training scheme, ACCESS, which became the primary form of active employment assistance. This signaled a shift in policy emphasis from direct intervention in the labour market by creating jobs (employment subsidies) to attempts to transform the unemployed (training). In keeping with this model of appropriate state involvement, ACCESS offered not a wage subsidy but a training allowance similar to the unemployment benefit, and was targeted at those demonstrating multiple labour market disadvantage (Higgins, 1997).

ACCESS was itself replaced in the early 1990s by a scheme even more tightly focused towards the disadvantaged: Training Opportunities Scheme (TOPS). By the early 1990s with soaring unemployment, the National Government had reintroduced employment subsidies in the form of programmes such as Task Force Green and Job Plus. Work for the dole programmes also appeared (Community Task Force and Job Link) under the label of “work experience”. In addition, an Enterprise Allowance scheme was introduced to supplement the incomes of those unemployed moving into self-employment.

The change of focus towards the supply side of the labour market meant that a lack of job opportunities ceased to come within the ambit of social policy and, indeed ceased to be addressed directly at all. Employment creation became an expected outcome of “the right economic environment,” itself a creation of economic policy. Attention within the employment assistance domain turned towards addressing barriers to individual employment, specifically the skill deficits of the unemployed. With this also came the attitude that placed the majority of fault with the unemployed. In this, as in programmes such as workfare, New Zealand tracked overseas developments closely (Higgins, 1995). Not surprisingly this came at a time of a philosophical commitment to the “New Right” and market forces (James, 1992).

In the 1996 Coalition Agreement, the National/New Zealand First government proposed the replacement of the unemployment benefit with a “community wage” in a programme

commonly known as “workfare.” The programme attempted to address two issues of concern to government: employment, and the obligations of benefit recipients. Higgins (1999) argues however that the “work for the dole” programme, as it became known, faced the same problem as programmes a decade earlier: interference with the labour market.

New Zealand has been seen to be moving from a soft to a hard workfare regime in the last decade. In the 1970s and 1980s receipt of the unemployment benefit carried an expectation, often not formally tested, of active job-search behaviour. In 1991 a more formal test of job-search activity was introduced in which sanctions were applied if the recipient turned down a second offer of “suitable employment” or a second job interview. In 1997 work test requirements became more stringent, with recipients failing to comply if they turned down any offer of suitable employment or training, or refused to participate in other activities if requested to do so (McKenzie, 1997).

With the introduction of the community wage in 1998, New Zealand arrived at a “hard” workfare regime (Higgins, 1999). Under this scheme all recipients of a community wage (unemployment benefit) became eligible to participate in work as a requirement of receiving the benefit. For beneficiaries tested for full-time work, this meant being available for up to twenty hours’ work per week, while those tested for part-time work could be required for up to ten hours per week. For a socially conservative government such as the National/New Zealand First coalition, the introduction of a mandatory “work for the dole” scheme was seen as a logical extension of the trend towards increasingly stringent and immediate forms of reciprocal obligation (Higgins, 1999).

As with earlier schemes, workfare promised an influx into the community sector of a large number of unemployed people at subsidised wage rates. In light of the similarities between workfare and the schemes of the early 1980s, the fate of the latter is instructive. Criticisms focused on multiple ways in which the schemes could distort the labour market, including their capacity to displace workers; encourage inefficient patterns of resource use by directing investment towards subsidised work; creating an artificial competitive advantage for organizations using subsidised labour; and wastage of resources in assisting those who would have found work without a subsidy.

The largest scheme in 1997 before the introduction of the community wage, the Training Opportunities Programme (TOPS), involved approximately 17,000 trainees in any single month, while the main work for the dole scheme, Community Task Force seldom involved more than 3,000. In total the variety of schemes in operation during 1997 dealt with about 30,000 placements in any month (Higgins, 1999). The Minister in implementing the new workfare regime was faced with some significant problems such as finding enough jobs and coping with the refusal of two key community organizations: Auckland Unemployed Workers' Rights Centre and the New Zealand Federation of Voluntary Welfare Organisations' to participate.

Studies by Mishel and Schmitt (1995) and Tilly (1996) suggested that if sufficient participants enter the labour market, even in the public sector, wages in both the public and private sectors may be depressed. Higgins (1999) suggests that in New Zealand, as elsewhere many low-wage workers belong to groups that experience disproportionately high rates of unemployment. Māori, Pacific Island peoples, school-leavers and some categories of mature workers will feature heavily in the workfare programme. Since they are more likely than others to be represented in low-wage work they will also be more affected by any displacement or wage distortion generated by workfare. The result, Higgins (1999) argues, may be a "churning" of low-wage workers between workfare, the unemployment queue and low paid work. This is supported by Maharey (2001) who notes that nearly a third of people who leave a benefit to take up work, are back on a benefit within nine months.

Wisconsin has been cited extensively in the New Zealand context by Mackay (2001) as the "cultivar" of New Zealand's welfare to work idea. Higgins (1999) argues the fascination with the "Wisconsin model" by Work and Income New Zealand (WINZ) missed the point because Wisconsin's approach only worked due to the unique circumstances of Wisconsin: such as lower than national average unemployment and actual growth in manufacturing and unskilled as well as skilled labour. Wiseman (1995, p.4) says, "...if one were to select an ideal economic environment for operating welfare to work programmes, this is it".

Mackay's (2001) description of New Zealand's "new" social security idea is more notable for what it omits with regard to mature workers. In fact, one must access the OECD's (2000a) account of New Zealand's social security system, rather than this insider's account, to find out what policies directly affect mature workers. The anonymity of mature workers in any discussion surrounding workfare reflects the general anonymity of mature worker unemployment in New Zealand generally.

Only in Tweedy and Johnson's (1996) paper to the *Seventh Labour, Employment and Work in New Zealand Conference* has anyone actually attended to policy regarding mature job-seekers; not surprisingly, they represent Mature Employment Service (MES). Here Tweedy and Johnson set out the problem of mature long-term unemployment but also note the deliberate impact of the 55 Plus Income Support scheme which they say took people off the unemployment register after being registered for six months. Information about the present policy is sparse yet it appears the removal of the work test for those 55 plus means this policy still continues in some form. The distinct impression is that WINZ is not so concerned about applying sanctions for mature job-seekers over the age of 55 years which is matched by their historic lack of attention to mature job-seekers.

Higgins (1999) concludes that workfare was not an effective way of reducing unemployment, even long-term unemployment. Problems of displacement, of shuffling people between workfare and low-paid work, and the failure of unpaid work experience to improve employment options for participants in overseas programmes suggest that the community wage was ineffective as a genuine employment assistance mechanism. Her policy prescription is that the states resources for employment assistance be turned elsewhere, towards effective job-search assistance, training for actual jobs, and a genuine concern for the level and distribution of employment opportunities.

3.12.2 Current policies

The current Labour/Alliance Government's social policy approach to employment, and mature job-seekers in particular, is outlined in primarily three documents: (1) *Opportunity, Capacity, Participation: Government Employment Strategy 2000* (Maharey, 2000a); (2) *Pathways to Opportunity: From Social Welfare to Social Development* (Maharey, 2001), and (3) *The New Zealand Positive Ageing Strategy* (Dalziel, 2001).

While relevant, the Ministry of Economic Development's (2000) *Regional Development Strategy* only indirectly discusses possible impacts on employment though it does attend to the regions that have been identified as being disadvantaged.

The Government's employment strategy (Maharey, 2000a) signals a shift back to a softer workfare regime than that set in place by the National/New Zealand First Coalition, and in particular, its "work-for-the-dole" scheme which Maharey (2000b, p.1) in quoting a July 1999 report notes:

...that the scheme, trumpeted by National as a success, has failed to lead people into permanent employment. It also suggests that sponsors had become dependent on Community Work placements and that the scheme may have decreased the number of real jobs available... The new Government will be scrapping the Community Wage and this report makes it clear that to continue with the programme would be of no value.

As a result the Government introduced the Social Security Amendment Act with a key change being that community work was no longer mandatory and the sanctions associated with community work removed. Incidentally, the name "community wage" has been retained instead of the traditional "unemployment benefit" (Maharey, 2000c). A return to this softer workfare position is outlined in a speech by Hon Steve Maharey to the Department of Child, Youth and Family's conference: *Navigating the Future* (Maharey, 2000d), where he advocates a focus on social participation where the issue is in identifying why people can and cannot participate in the mainstream of society.

Instead of signalling beneficiary obligations with regards to government assistance he points to the three main themes outlined in the government's employment strategy (Maharey, 2000a): slow and/or erratic job growth (opportunities), low and/or inappropriate skill acquisition (capacities), and a poor match between the jobs on offer and the available skill base (matching). Interestingly job-seeker agreements specifying the obligations of job-seekers in return for income support and development assistance remains. The present strategy once again heavily emphasises skill development with a softer sanction focus. For example, Maharey (2001, p.16) states:

The Government will not support unemployment as a lifestyle option. We are making the benefit system simpler and fairer, but for those who do not accept their responsibilities there will be sanctions.

Yet further along he states (p.17)

Sanctions are rarely applied but their existence sends a clear message to people who are unemployed and receiving a benefit that they have a responsibility to make every reasonable effort to meet their job-seeker agreement responsibilities.

With regard to mature job-seekers, policies regarding skill acquisition and job matching bear the most relevance to their immediate concerns as they can at least influence to some degree their own experience of learning and job-seeking. It is significant that the present Labour/Alliance Coalition Government is directly addressing job growth because under previous National administrations, job creation was seen purely as a function of economic policy that should not be interfered with.

Of the six goals identified in the Employment Strategy, number six appears the most relevant to mature job-seekers. This goal states: *Improving participation for people with disability and other groups at risk of long-term and persistent unemployment.* Significantly, the only direct mention of mature workers is in Appendix 2: Initiatives related to the employment strategy. Here Maharey (2000a, p.19) states:

The positive ageing strategy will include policies aimed at improving attitudes toward mature workers and recognising the skills they can contribute in the workplace.

This point is significant because while New Zealand mature job-seeker concerns regarding long-term unemployment have been noted elsewhere (Department of Labour, 1989; Tweedy & Johnson, 1996; McGregor & Gray, 2001); only in a speech by Dalziel (2001a) and finally by Maharey (2002a), both following the October release of McGregor and Gray's (2001) *Mature Job-Seekers in New Zealand*, have the concerns of mature job-seekers been directly addressed by government ministers.

For example, Dalziel's (2001) *Positive Ageing Strategy* shows its priorities by placing employment issues at number nine of the ten listed goals. The goal being "*the elimination of ageism and the promotion of flexible work options*" (p.22). For mature job-seekers the elimination of ageism would be helpful but likely to take many years and is presently of little help when you want a job. The promotion of flexible work options is helpful if it removes a significant barrier to employment of mature job-seekers.

Responses from employers (McGregor, 2001) suggest flexible work options are not currently a focus compared to other human resource issues such as performance management of mature workers. *The Positive Ageing Strategy's* greater focus is health and retirement even though Dalziel (2001a) appears to have warmed to the mature worker issue with a significant expansion in the attention given in a speech to the positive aging forum when she notes:

The significant impact that unemployment within ten years of retirement has on the quality of life in retirement. This indicates the importance of employment policies aimed at retaining older workers; and, perhaps most importantly the growing number of older people increases the importance of providing opportunities for their skills and experience to be utilised (p.2-3).

Similarly, Maharey (2002a) suggested to the *Weekend Herald* newspaper that job subsidies were likely to be among new policies to get job-seekers aged over 40 back to work. The significance of this proposal by Maharey cannot be underestimated because an examination of government press releases, speeches and policies during the term of the present government rarely mentions the issue of mature job-seekers. One example obtained, is from a speech delivered to the Annual General Meeting of the Manawatu branch of the Mature Employment Support Agency where Maharey (2000e) says:

The Government accepts that the issues faced by mature workers have not been given sufficient attention in the past and we made a commitment in our pre-election policy to addressing those issues (p. 1)

Given that 2002 was an election year it is noteworthy after Maharey's previous promises of action, that he also had this to say to Employment Commissioner Ray Smith (Maharey, 2002a, A5):

I don't want more pilots. I don't want more thinking. I just want to be able to say to mature workers... yes, things have got better.

What is beginning to emerge is that while Maharey's (2001) document *Pathways to Opportunity* talks much about community solutions, the Department of Work and Income in particular; appear to be starting to give more attention to mature worker issues.

3.12.3 Evaluation of training, job-search and subsidies

The debate regarding the effectiveness of government provided training for the unemployed – as opposed to university, polytechnics or private training providers – has been the most interesting given the increasingly accepted outcome that it does not appear to actually benefit the unemployed, rather it stigmatizes them, and comes at great cost to the taxpayer (Heckman, 1999). To the cynics, the only benefit for the government is that such training conveniently removes people from the unemployment figures (Easton, 1997).

The New Zealand government's main focus, again, is clearly youth with approximately 9,600 young people leaving compulsory schooling each year with no or low qualifications. This figure represents 18 percent of total school leavers, 37 percent of Māori school leavers, and 27 percent of Pacific school leavers. In March 2001 approximately 63.4 percent (or 126,532) of registered jobseekers had low or no formal qualifications. This figure rose to 68.7 percent for those who have been registered as unemployed for 26 weeks or more (Ministry of Education, 2001).

The predecessor of the Training Opportunities and Youth Training programmes was the ACCESS programme. ACCESS was targeted toward those who were disadvantaged in the labour market, and for whom traditional training methods were apparently unsuitable or unavailable. The Training Opportunities Programme (TOPs) developed out of ACCESS at the start of 1993 and was targeted specifically at school leavers and long-

term unemployed with low or no qualifications. It aimed to assist them to gain recognized qualifications and move them on to further education and training or employment.

Until 1998, TOPs was funded through Vote Education and administered by Skill New Zealand. On 1 July 1998, the programme was divided into two separate programmes: Youth Training and Training Opportunities. Youth Training is administered by Skill New Zealand, but funded through Vote Education. Eligibility for the programmes is divided by age: Youth Training caters to 16 and 17 year olds and Training Opportunities is for those aged 18 and over. The primary purpose of TOPs is to provide foundation skills, or learning to learn so that learners can gain employment, but more importantly, remain in employment. Given this focus on foundation skills it is difficult to imagine their utility to mature workers given that if they do not possess foundation skills at that age how can someone be expected to learn them presently?

The evidence regarding the efficacy of TOPs for example is neither compelling nor well compiled. For example, in 2000, of the 21,965 Training Opportunities learners 51 percent moved into employment with 11 percent moving into further education or training outside the programme. The lack of any longitudinal research means there is no way to assess the changes in the incomes of the learners and whether they stayed employed: a point acknowledged in their review (Ministry of Education, 2001). For example, even the Minister of Social Service Steve Maharey (2001) admits that nearly a third of people who leave a benefit to take up work, are back on a benefit within nine months (p.3).

Why should those who leave TOPs programmes to take up employment be vastly different especially if they take up low paid casual employment, which counts as a successful outcome? Finally, the review makes it quite clear that while adults are mentioned in the context of the review (Ministry of Education, 2001) on page 26, their complete focus is with youth. The term mature worker or mature jobseeker is entirely absent from the review. What then are the alternative learning pathways for mature jobseekers other than through their own privately funded education?

The most comprehensive examination of the effectiveness of government training for the unemployed is provided by Leigh (1990 & 1995) and Jacobson, LaLonde and Sullivan

(1993) who are unequivocal that government employment training provides few benefits to society. For example Jacobson et al. (1993) conclude that:

Our reading of the available evidence strongly suggests that job-search assistance has a much higher rate of return than training. In fact, earnings gains from job-search assistance are usually as large as those received from training, but the cost of job-search assistance is only a fraction of that of training (p.156).

As an example Jacobson et al. (1993) cite the *New Jersey Unemployment Insurance Re-employment Demonstration* (Corson, Dunstan, Decker and Gordon, 1989) conducted by the U.S Department of Labor as typical of programmes across the United States. Set up as an experimental design, this programme targeted unemployment insurance claimants (unemployment beneficiaries) more than 25 years old, who had at least three years tenure with their employer and who had suffered involuntary job loss (essentially redundancy). A random sample of participants completed a two-week job search assistance workshop before another random sample of this group was referred for government provided training.

An evaluation indicated that job search assistance raised participants' earnings by \$450 during the year after participating in the workshops. However, the opportunity to participate in training apparently did not improve participants' labour market prospects. The earnings gains for those who received both job search assistance and retraining were actually smaller than for those who received only job assistance. To make the case for retraining even worse, job search assistance cost only a few hundred dollars per participant, whereas the classroom training cost \$3100 per participant.

Another illustration of this debate, outside of the United States, between training and job search is provided by Vuori and Vesalainen (1999) who found in a one-year longitudinal study in Finland that those who participated in guidance courses (job search) had a higher re-employment rate than non-participants. By contrast vocational training did not have any effect on the participants' later re-employment (Santamaki-Vuori, 1996). It is clear from an examination of the present TOPs scheme that its prime role is in providing second chance post-school learning for youth. Its effectiveness even in this role appears

questionable. As a learning programme for mature job-seekers, however there appears even less reason to support such a scheme.

Heckman (1999) notes that the unskilled, displaced mature worker, in particular, presents a challenge to policy makers because the returns to any investment in training the unskilled displaced mature worker have shown little, if any, benefits. His policy prescription is:

Invest in the very young and improve basic learning and socialisation skills; subsidise the old and the severely disadvantaged to attach them to the economy and society at large. (p.6)

Following this he concludes:

For mature unskilled workers whose skills have been made obsolete by newer modes of production, wage subsidies offer a more efficient alternative for raising their incomes. By encouraging work rather than unemployment and crime, wage subsidies may also provide social benefits that extend beyond individual increases in earnings. (p.43)

Heckman's (1999) argument is that skilled mature workers have a learning orientation that has accompanied them throughout their working life that means they take learning opportunities regularly on the job or through universities or private training providers. The mature unskilled worker, generally male, finds themselves unemployed at 55 and it is often assumed by policy makers that they will suddenly be able to be transformed into a skilled worker. The evidence unfortunately does little to support such a conclusion.

For example, Treasury (2001) in their document titled *Towards an Inclusive Economy* leaves the reader in no doubt as to their perspective regarding training for the unemployed:

... there is not strong evidence that pre-employment labour market training (such as TOPS) is particularly effective in securing better labour market and earnings outcomes. In the short to medium term, evidence supports concentrating on

getting persistently unemployed people into work as a first priority. On the other hand, policies that concentrate on human capital accumulation may eventually match “work first” policies in effectiveness, over the longer term. (p. 34)

Job search assistance provided by government has historically been delivered by NZES until merged with Income Support in October 1998 to create the “one stop shop” of WINZ (Ministry of Social Policy, 1999). The NZES’s role was primarily that of job-matching: taking employment vacancy requests from employers and matching those requests with registered job-seekers. The provision of job-search assistance has been in the form of help with creating curricula vita, preparing for interviews, and strategies for searching for work. NZES had also provided Job Clubs where job-seekers meet other job-seekers and discuss their experiences for mutual benefit. This aspect of active labour market policies has received much less attention in comparison to other employment policies yet the minimal costs and associated benefits make job matching and job search assistance is a favoured policy initiative. Interestingly, these services have historically dealt poorly with mature job-seekers: a point confirmed by the Minister of Social Services and Employment.

Significantly Maharey (The Jobs Research Trust, 2002, p.6) has said that

“in two months [if you are a mature worker entering a Winz office] you’ll feel yourself to be a priority person with a group of people who have a clear idea of what it takes to get an employer to hire you...

This amounts to a clear admission that WINZ have struggled thus far to address the concerns of mature job-seekers and corroborates anecdotal evidence that WINZ have encouraged mature job-seekers to seek the services of Mature Employment Services without associated funding (G. Absolom, personal communication, May 30, 2001). Of interest is Maharey’s statement to the Employment Commissioner that within a matter of weeks “we can start providing them with funding” (p.6).

At the community level a network of non-governmental Mature Employment Service Agencies (MESA) were created in the 1990s specifically to deal with the needs of mature job-seekers given the perceived lack of interest in mature clients by the then Department

of Social Welfare and NZES (Tweedy & Johnson, 1996). It is then of bitter irony for MESA that a Labour Government espousing community solutions (Maharey, 2001) is apparently now taking mature employment concerns more seriously, but, instead of funding MESA to deliver job matching and job search services they appear to be considering developing their own mature employment services.

Another government-funded service worth mentioning is *Career Services* who in their Annual Report suggest they provided services to over 300,000 New Zealanders from 16 Branches (*CareerCentres*) around the country. Their services include: *Career Services* which provides *Kiwi Careers* (an internet-based career information service); *CareerPoint* (a freephone information and advice service), and *CareerQuest* (a computer aided career guidance system).

The present focus is youth with particular emphasis on Māori and Pacific Island students. This point is highlighted by this statement (Career Services, 2001, p.14):

A major emphasis this year has been the development of new services, especially those aimed at school-aged young people. In particular, 25 Year 7 and 8 schools were involved in a pilot scheme to assist schools develop career education programmes to meet National Administrative Guidelines for schools.

Absent from the Annual Report and The Briefing Paper to The Minister (Career Services, 1999 & 2001) is any mention of services to adults 40 years and over. Of some encouragement in the *Annual Report* is the Board Chair's (Patricia McKelvey) statement that:

Career Services continues in its leadership role by advancing research and development into its products and services and the importance of the careers industry as a whole (Career Services, 2001, p.4)

The implication of this statement is that Career Services should: (1) be aware of the significant international research attention the careers industry is giving the mature worker presently (for example, Committee for Economic Development, 1999), and (2) be preparing a range of services, inclusive of mature workers, presently absent from those cited in the Minister's Briefing (Career Services, 1999). Once again, though, resources

and emphasis appear tightly targeted toward youth with clearly no interest expressed within Career Service documents toward mature worker issues.

While job search assistance is seen as particularly cost effective in comparison to training, the best it can probably achieve, it is suggested, is to help workers find similar jobs to the ones they have lost but with substantially less income. Jacobson et al. (1993) shows that even workers in the same narrowly defined industry who experience involuntary job loss also experience a large loss in income when they accept their next job. In their study they describe such a job loss as akin to losing an \$80,000 (US) home in a natural disaster given its financial impact. This phenomenon of large income losses following involuntary job loss is not new and has been described in detail by Hipple (1999) and Chan and Stevens (2001).

What is new is the discussion surrounding possible subsidies to keep mature workers in employment if they so desire (Walker, 2002). This is one issue that economists of all persuasions agree upon: that it is cheaper for society, in terms of health and welfare costs, to allow those who wish to stay at work to do so which is what a subsidy could possibly achieve. Phelps (1997) sees market capitalism as failing to deliver in the United States either inclusion or cohesion and talks of a serious decline in social organization among economically disadvantaged members of the working-age population such as mature workers. He suggests the form of a continuing tax credit to private enterprise for continuing employment of low-wage workers. An example working well in Britain has been a “top-up” payment directly to an employee to encourage the take up of low paying jobs (Walker, 2002). Jacobson et al. (1993) suggest that unemployment insurance in the United States, which is vaguely equivalent to New Zealand’s unemployment benefit, does relatively little to lessen the impact of displacement and possibly serves to delay re-employment.

One solution they suggest, however speculative, are a series of re-employment bonuses. Under such a plan, earnings on new jobs would be supplemented with payments that would depend on how much earnings had declined from previous levels. Such a programme they argue could provide generous help to those suffering large losses without at the same time transferring large sums to workers who do not experience major losses. Moreover, such a subsidy could be designed to give the displaced strong incentives to

return to work, and once re-employed, to continue to increase their earnings. Providing greater compensation to displaced workers may be attractive on grounds of fairness and equity. It may also be a pre-requisite to productive change.

To conclude this political economy critique of the mature job-seeker in New Zealand raises a number of issues about the visibility and treatment of mature job-seekers. New Zealand society has traditionally espoused, and continues to espouse, the importance of paid employment for the individual. Yet, an examination of the New Zealand labour market reveals an absence of policies and practices that give mature employment issues due attention. Secondly, the framing of employment as a youth concern has made it difficult to see the relevance and significance of mature worker and mature job seeker issues. Evidence is accumulating that a significant group of disadvantaged job-seekers are mature workers: a point only recently acknowledged. Finally, the unskilled mature worker represents possibly one of the more difficult policy challenges. There are declining numbers of unskilled jobs and unskilled mature workers who have failed to take up learning opportunities to this point are unlikely to benefit from any human capital investment. What responsibility does society have towards unskilled mature workers?

CHAPTER FOUR: MATURE JOB-SEEKING BEHAVIOUR

4.1 Introduction

Research regarding job search behaviour has been dominated by the use of college graduates, (Schmit, Amel & Ryan 1993; Saks & Ashforth, 1999; Werbel, 2000; Mau & Kopischke, 2001). Attempts to obtain a representative sample of mature workers have not been wholly successful with many samples tending to over-represent male participants or struggling to find participants in mature age cohorts (Rowley & Feather, 1987; Kulik, 2001). Attention was first given to mature job-seekers and their job seeking behaviour in the United States back in the 1960's. Sobel and Wilcock (1963) in a study of 4,000 job-seekers, suggested mature workers displayed less willingness to: (1) change types of work methods or methods of looking for work; (2) to engage in job retraining; (3) to adjust salary expectations; and (4) to move to areas of higher employment opportunity. Sheppard and Belitsky (1966), in a study of 500 workers in one locality, found that mature workers were also "more restrictive" in their job search techniques and importantly, less persistent in their activities.

Since the 1960's, throughout the developed nations of the OECD, labour force participation rates for mature men have declined while women's participation has increased as well as greater participation of different ethnic groups (Spiezia, 2002). Alongside these demographic changes have been even greater changes to the nature of work with less security and a greater variety of work arrangements. Also, entrenched social stereotypes of women and ethnic groups have been challenged to the point that it would be inconceivable today to focus solely on the job-search behaviour of mature European males as the studies of the 1960s have done (Oakes, Haslam, & Turner, 1994). While a useful starting point, because they at least gave attention to a significant aspect of the labour market, that labour market has changed significantly over the last 30 years.

4.2 Job search behaviour: The psychological perspective

The idea that a planned and intensive job search effort leads to job offers is one of the cherished cornerstones of employment consultants (Bolles, 2000). Results from one

longitudinal study by Taris, Heesink, and Feij (1995), however, conclude that the individual does not single-handedly determine whether employment is found: there must also be a demand for labour. This is a common sense point that is often ignored when examining individual job search efforts (Drentea, 1998).

What is job search activity and what do we really know about the job search behaviour of mature workers? For example, how implicitly age biased is Bolles' (2000) popular text "*What color is your parachute?*" which is a popular guide to finding your "ideal" job. A search of this text makes no mention of age as a barrier to employment or the realities of the labour market for mature workers as discussed in previous chapters. The implicit assumption is that age does not matter. Unfortunately, age does matter and to suggest otherwise is being naive, a point well illustrated by mature information technology workers (Goodridge, 2000).

Werbel (2000) suggests two important variables for conducting an effective job search: career exploration and job search intensity. Career exploration entails gathering information about oneself and employment opportunities. For many mature job-seekers, who have experienced involuntary job loss, this will possibly be their first experience in a long time of the labour market given their previous history of stable employment (McGregor, 2001). Re-acquainting themselves with primary job seeking strategies are likely to be key issues in preparation for looking for work. There are also real costs associated with a job search. From an economic perspective, these could include: the costs of preparing curriculum vitae, training for interviews, transport costs and the time spent networking (Muffels & Vriens, 1991). The primary psychological cost Bolles (2000) suggests will be getting used to rejection; a cost he believes many job-seekers are not prepared to face.

4.2.1 Job search effort

Job search effort usually refers to the number of job sources used by a job seeker (Blau, 1994). It entails behaviours that are likely to lead to job interviews and job offers, such as applying for jobs through different recruiting sources and preparing for effective job interviews. Schwab, Rynes, and Aldag (1987) hypothesized that the greater the job search effort, the greater the opportunities to receive job offers in a timely manner.

Given the barriers faced by mature workers it could reasonably be argued that job search effort rates would decline with age as around the age of 55 years, and often earlier, many people are looking to opt out of the “full-time” labour market and look for bridge employment as a form of partial retirement (Ruhm, 1990; Feldman, 1994). Vuori and Vesalainen (1999) make the point of removing subjects over the age of 54 because they were thought to have low levels of employment commitment given that they are guaranteed the unemployment benefit till retirement. The same could be argued in New Zealand where the criteria are relaxed for those 55 years and over, regarding job search commitments (Tweedy & Johnson, 1996). The point that needs to be made is that there have not been enough studies examining and understanding the job-search efforts of mature job-seekers around and over the age of 55 years.

4.2.2 Time out of work

Kulik (2001) in a study of Israeli job-seekers found that the longer the period of unemployment, the lower the frequency of different job search strategies and the less time spent searching for jobs. A point that must be noted with Kulik’s (2001) study is that technically no long-term unemployed workers were included in the study. That is, no workers who participated in the study were unemployed for longer than 12 months (OECD, 2000). What this study does reveal, is that for the unemployed, the first 2-3 months appeared crucial to re-employment. One point of interest was that the oldest group (36 to 52 years) spent more time looking for work than the youngest group (26 to 35 years); that is they were engaged in a greater job seeking effort.

This contrasts with an earlier Australian study by Rowley and Feather (1987) who grouped their workers into “young” (15-24 years), and “mature” (30-49 years) and came to the opposite conclusion that younger job-seekers used more job-search methods than mature job-seekers. They also came to conclusion that job-search did not decrease with an increase in unemployment as they had expected. In fact, job search appeared to increase over time for the younger group of long-term unemployed while it decreased for the longer-term unemployed mature job-seekers.

Rowley and Feather's (1987) conclusion with regard to younger job-seekers that job-search increases with time out of work is generally not supported, mainly because the time-frame in that particular study was not long enough. In fact, most researchers appear to accept that as time out of work increases job search intensity declines (Feather, 1982; Warr & Jackson, 1984; Kulik, 2001).

4.2.3 Gender and job-search effort

With regards to unemployment most research on the topic has dealt with unemployed men (Marshall, 1984) with women often only represented as primarily the wives of unemployed male workers (Liem & Liem, 1988). Kulik (2000) suggests that the dearth of research on women's unemployment can be attributed to the relatively recent entry of women into the labour force as well as the belief that work is more central to men than women (Ginn & Arber, 1996). It has been suggested that women are not as traumatized by joblessness as men (Leanna & Feldman, 1991), and that men are still seen to be the primary wage earners. A summary of research findings by Sverko and Super (1995) suggests that young educated women express even more commitment to both work and home than do male students.

Kulik (2000) found that with respect to gender there was no significant difference in the job search intensity of women and men, though women did spend less time looking for jobs and reported a greater decline in health as a result of unemployment. Furthermore, with few minor exceptions, no significant inter-gender differences were found for variables related to unemployment. In addition, the effect of age, marital status, and length of unemployment was similar for men and women for all of the variables examined: all results that challenge Leanna and Feldman's (1991) suggestion that women may exhibit different job search behaviour than men.

4.2.4 Job-search sources

Scwhab et al. (1987) identified job search sources used as a critical dimension of job search behaviour. Typically, informal sources (friends and relatives) are distinguished from formal sources (public, private employment agencies, job advertisements). Informal sources, it is argued, have been found to yield better results than formal sources (Barber,

Daly, Giannantonio, & Phillips, 1994). In a study of employers, Meager and Metcalf (1987) found that the recruitment channels employers used for many lower level jobs, notably word of mouth methods, militated against the long-term unemployed who were unable to gain access to these channels suggesting that informal sources benefit the skilled.

In addition, sources have been found to predict post-hire consequences such as performance and turnover (Wanous & Collela, 1989). While specific measures of intensity vary, it is argued that there is substantial evidence that search intensity “pays off” in terms of higher probabilities of finding employment and shorter periods of unemployment (Barber et al., 1994). What the research more clearly supports is that job search intensity pays off for young skilled job-seekers and that factors like the demand for labour can also have a large impact.

While psychologically-based research regarding individual job-seeking behaviour has generally eschewed the idea that gender has any impact, sociological research appears far more certain that gender is a key variable at a structural level that is not captured by individually focused psychological studies. From a sociological perspective the individual behaviours of males and females may be similar but the outcomes will be radically different given their position in the workplace and the institutions they must interact with to secure employment (Muffels & Vriens, 1991).

4.3 Sociological perspective: Networking

Research suggests that using personal networks, compared with using formal channels (such as using newspaper job advertisements), are the most common way to find a job, and that they help an individual into better jobs with higher satisfaction and greater earnings (Granovetter, 1982, 1995; Schwab et al., 1987). This is a point reinforced by job-hunting books (for example Bolles, 2000) urging individuals to network. Granovetter (1982) showed that powerful networks arise from moving beyond one’s immediate circle of contacts, typically called “strong ties” (friends and family), because people often hold the same knowledge and information as their circle. By contrast, having access to general acquaintances and co-workers, typically called “weak ties”, provides access to more diverse job information. Similarly, Burt (1992) showed that knowing many people from

diverse locations in an organization led workers to information that is more heterogeneous and was related to faster promotions. Moreover, the socioeconomic status of job-seekers, along with the status of their contacts, is related to the type of information to which job-seekers are exposed.

In this view, using formal methods to find a job is inferior to informal methods because they lack access to vital information (Granovetter, 1995). Given the preference for personal methods by both employers and employees (Windolf & Wood, 1988; Miller & Rosenbaum, 1997) the better jobs will be matched by word of mouth. Drentea (1998) argues however that this argument only holds true for men because it ignores gender segregation in the labour market.

4.3.1 Women's and men's networks

According to the gendered network view, men and women socialize in gender-segregated networks (Brass, 1985; Campbell, 1988). Men interact more with other men, and women interact more with other women (Brass, 1985; Kanter, 1977). This segregation takes place in the personal sphere of friends and family, as well as more public spheres of work and voluntary associations (Reskin, 1993). As a result of this segregation, opportunities to interact with the opposite sex, especially regarding work, are limited (Drentea, 1998). Some research suggests that networks may not help women as much as men because women may have inferior access to influential people (Brass, 1985). While men and women tend to have the same number of network ties on average, the composition of networks is different. Women's networks are less diverse and more family and friend based than men's networks (Moore, 1990).

Researchers attribute these gender differences to men's and women's different structural location in society. With a larger share of family responsibilities, and less participation in the labour force, women have less exposure to a diverse group of contacts (Moore, 1990). While results are inconsistent, some research has found that marriage limits network ties for women but has the opposite effect for men (Fischer & Oliker, 1983), and that women who have children are further segregated from men (Campbell, 1988). With regard to mature job-seekers issues of marriage and children should become increasingly less

relevant while issues of caring for elderly parents becomes more relevant, for women especially as they continue in their expected role of primary carer (Waring, 1988).

Women and men also work or interact in different spheres in the work world. Women are more likely to work part-time than full-time, which limits their access to powerful connections (Fischer, 1982). Even when holding the same job, men and women work in separate areas of a company (Baron & Bielby, 1985). Women are not only spatially separated they are often ghettoized in just a few departments or jobs. When women do work with men, they tend to be in subordinate positions and do not interact with male colleagues as equals (Kanter, 1977). All of these characteristics of women's work may preclude important job information. For a female job seeker the fact that they are precluded from the workplace places them at an even greater disadvantage.

4.3.2 Men's networks

Men's networks are more diverse and powerful than women's (Campbell, 1988). Men turn to other men for work-related information (Brass, 1985) and generally do not use women to find jobs. For example, Ensel (1979, cited in Drentea, 1998) found that only 8 percent of the men used female contacts, although 43 percent of the women used male contacts. More surprising, in a study of 526 employed people in 1987, not a single man learned about his current job from either a work-related female contact or a community-based female contact, and only one of the friends/acquaintances through whom men found jobs was a woman (Hanson & Pratt, 1991). Kaufman (1982) takes this further in his study of professionals to argue that professional men found "acceptable" jobs through work colleagues and contacts while they more likely to be "under-employed" through jobs found through their family and friends.

Research also suggests that women's networks are often more homogeneous and less powerful than men's networks. Women form networks primarily composed of other women, limiting their access to powerful contacts who could help them find gender-balanced jobs. Since women are concentrated in clerical and service jobs, they are normally outside professional and managerial networks. Men, in holding most professional and managerial jobs, enjoy personal and work associations that facilitate learning of other opportunities in those fields (Roos & Reskin, 1984). Women then, like

other disadvantaged groups who do not have strong contacts, probably use formal methods of finding a job. Previous research has found that women generally use formal channels more, and personal contacts less than men (Campbell & Rosenfeld, 1985).

Solutions to such inequality have included equal opportunity laws that require employers to post jobs publicly. Further, research suggests that when organizations use more universalistic, centralized and formal mechanisms to hire and evaluate workers there is less inequality (Roos & Reskin, 1984; Szafran, 1982; Tomaskovic-Devey, 1993). Drentea (1998) in a study of 483 job-seekers found support for the idea that women using informal job search methods perpetuated sex segregation, and using formal job search methods reduced segregation in jobs. Drentea (1998) argues that using formal methods gives women more chances to learn about job opportunities outside of their female dominated networks and then to apply for jobs. Formal methods are in an open job market that anyone can learn about. Inside an organization internally posted jobs notifies all workers of open positions (Kanter, 1977).

Similarly, newspapers, newsletters, and journals are fair media through which employers announce openings. Formal methods provide fora in which women can document their credentials, skills, and experience. Employers are then initially introduced to women's objective qualifications, rather than the more subjective word-of-mouth information that occurs via informal methods. In addition, because positions are publicly announced, the pool from which the employer receives applications will be more heterogeneous (Drentea, 1998). This "bureaucratisation" of human resource processes as noted by Huffman and Torres (2001) may reduce discriminatory behaviour by attaching a "paper trail" to actions taken by managers, thereby reducing a manager's discretion. The impact of such formalisation only really affects the recruitment process and thereby only supply.

The processes of selection and promotion are not as transparent and so while a "representative" pool of candidates may be assembled, discriminatory behaviour can still occur in the final selection as is evidenced by the large literature surrounding this topic with regards to ascriptive characteristics of age, gender and race (for example Kirschenman & Neckerman, 1991). Tomaskovic-Devey (1994) argues that inequality can be deeply entrenched in bureaucracies citing evidence that both public and private employment agencies tend to steer applicants toward openings that are perceived to be

gender, race (or age) appropriate. Thus, employment agencies and temporary help firms may help their client companies by screening out applicants that do not conform to prevailing occupational stereotypes or the individual biases of employers.

While Drentea (1998) concludes that for women and other disadvantaged groups, including mature job-seekers, formal job search methods are still a better way to find a job, the weight of empirical evidence appears to support the “common sense” conclusions of studies such as Huffman and Torres (2001) that a range of formal and informal job search strategies should be used by all job-seekers.

In conclusion an examination of the majority of these studies shows a focus upon the young and more confidence in the generalisability of the results than appears warranted given the changes in many labour markets (Holzer, 1988; Rosenfeld, 1975). Significantly the sociological perspective suggests that while employment consultants may suggest to mature job-seekers to use informal sources, “because everyone knows they are the most effective”, the networks for mature job-seekers, and women in particular, may not be as useful as suggested given the fact they occupy more marginal positions in the workplace. For mature unskilled men there appears a similar bias where the literature has emphasized the power of networks for professional men (see Kaufman, 1982). As a result the literature suggests that it would not be a surprise to see an emphasis upon formal job search sources by mature job-seekers given their disadvantaged position in the labour market.

CHAPTER FIVE: BARRIERS FACED BY MATURE JOB-SEEKERS

5.1 Introduction

The debate surrounding the barriers faced by mature job-seekers is led by two main arguments: mature job-seekers on one side argue that the primary barrier is ageism perpetrated throughout society but particularly pernicious within business (Moore, 1996). The opposing argument, often led by economists, is that mature job-seekers simply do not have relevant skills to compete in a modern labour market and that there are a number of perfectly rational reasons for not employing mature workers (Treasury, 2001).

Using the first argument, ageism, Blaikie (1999) gets to the essence of the “ageist” challenge presently facing mature job-seekers when he notes:

Ageism needs locating. The reasons behind discrimination are frequently economic, but the capacity to maintain oppression is primarily psychological. Ageism is both institutionalised in the social structure – legally, medically, through welfare, education and income policies – and internalised in the attitudes of individuals. In a capitalist society people are valued on economic terms, and, whilst young dependants – children – are regarded as potential assets, older people are not (p.17).

As Blaikie (1999) acknowledges, while discrimination against mature people is often economic, much discrimination is reflected by the institutions of modern society. As identified in previous chapters, many mature workers are as disadvantaged economically as these groups do not receive the attention that appears commensurate with their very real need. Given this, what barriers do mature job-seekers face?

5.2 Organizational age norms

Age is generally defined as either a chronological or social phenomenon (Lawrence, 1996a). Age is a chronological phenomenon when it is defined as the time passed since birth. When age is a chronological phenomenon it affects behaviour directly through the

inherent characteristics of chronological age. For example, the relationship between increasing chronological age and physical decline is also a direct effect. People's beliefs may influence the timing, extent and speed of decline, but their beliefs cannot alter the fact of decline after physical maturity (Griffiths, 1997).

When age is a social phenomenon it affects behaviour indirectly through the significance these attachments hold for people rather than directly through the inherent characteristics of chronological age. For example, if employees treat a 35 year old senior manager poorly, this treatment results indirectly from their shared beliefs about the appropriate senior manager age. It does not result because 35 is inherently too young to be a senior manager. In a recent New Zealand study McGregor (2001) found that male respondents indicated they believed that female physical and cognitive performance declined from an earlier age than men's despite no support from gerontology studies (Warr, 1994). Such social beliefs have an inevitable impact on the perception of job performance that is difficult to challenge given its unconscious acceptance (Lawrence, 1988).

Age can be viewed from many other perspectives; for example Cleveland and Shore (1992) used five age measures as indicators: chronological age (individuals' actual age), subjective age (individuals' felt age), perceived relative age (individual's self-rated age relative to co-workers), social age (manager's general perception of individual's age) and manager's perception of individual's age relative to co-workers). Their results suggest that the explained variation in work outcomes beyond that provided by chronological age was increased when self-perceived relative age was included as an interaction term. While the interactions were not consistent the results suggest that something about peoples' experience of age and the meanings it holds for them influences their behaviour.

Age norms then are the "...widely shared judgments of the standard or typical ages of individuals holding a role or status" (Lawrence, 1988, p.309-310). These are often the unconscious ideals held by human resource managers illustrated by Windolf and Wood's (1988) comparative study of Britain and Germany. Windolf and Wood (1998) describe this ideal as a combination of the technical skills required for the position plus the personal characteristics thought required to fit in. The best illustration of how strong and entrenched age norms become is to examine the information technology industry where

generally accepted age norms are disturbingly youthful (Lawrence, 1988; Goodridge, 2000).

Studies of age norms suggest that age norms sanction specific behaviours within social systems and thus produce age-related behavioural patterns. For example Ferris, Judge, Chachere and Liden (1991) compared age similarity and age composition explanations for performance ratings. They used the subordinate's chronological age as an initial control and found that performance ratings decrease with the subordinates increasing age. They then tested whether the supervisor's age similarity to each group member influences his or her performance evaluations of them, and found that age similarity exerts no effect.

Finally, they tested whether the supervisor's age relative to the group's age composition affects his or her performance ratings. Here, they found that although age composition itself does not influence performance ratings, the interaction between age composition and supervisor age does. Young supervisors tend to rate subordinates in mature groups more positively than they rated subordinates in younger groups. Conversely, old supervisors tend to rate subordinates in younger groups more positively than they rated subordinates in older groups. These results indicate that age produces a social context that affects behaviour independent of peoples' interpersonal relationships.

Lawrence's (1987, 1988, 1996a) work on age norms provides support for the existence of age norms as well as an explanation for the connections between age as a chronological and a social phenomenon. She found that age norms exist for managerial careers. For example, in one company, 66 to 80 percent of the subjects agreed on managers' typical ages in specific career levels. By inference they also agreed on what ages were "young," and therefore viewed as ahead of schedule, and what ages were "old," and therefore viewed as behind schedule. These age norms appeared closely related to reality; however, subjects consistently underestimated the age of the oldest manager and overestimated the age of youngest manager in each career level. This suggests that cognitive biases influence how age norms evolve from actual age distributions (Lawrence, 1996a).

With regard to mature job-seekers the relevant functional age distribution is provided by Wallace (2001) who argues that the seriously age-conscious corporations in particular

look to hire the “prime” working ages of between 25 and 45 years for the majority of their positions with an exception for senior management positions where “mature” is acceptable. By contrast Headd (2000) shows that smaller businesses hire proportionately more younger and mature workers than larger businesses suggesting that the practicalities for smaller business means they can be less “choosy” about whom they employ and for whom accepted age norms would be different.

Acceptable recruitment age norms are an implicit reality when searching for employment where recruitment professionals are often requested not to send anyone over a certain age (EEO Trust, 2000). A study highlighting this transparency of recruitment and the secrecy of selection involved pairs of resumes, one for a 57 year old and the other for a 32 year old, being mailed to 775 large firms and employment agencies. Although the resumes presented equal qualifications, the mature job-seeker received a less favourable response 26.5% of times when a position appeared to be vacant. Of interest was the fact that manufacturing based firms (100 percent) was far and away the most discriminatory compared to service and retail firms (0 percent). Employment agencies at 32.5 percent were significantly discriminatory which is of concern to mature job-seekers (Bendick, Jackson & Romero, 1996).

The behaviour of the participants involved: job-seekers, recruitment and human resource professionals, and employers suggests a widely shared, albeit disliked by job-seekers, social phenomenon that job-seekers, generally, above 55 years of age are too old for accepted age norms regarding paid employment. What evidence in the labour market continues to support this widely held though largely unconscious “norm?”

5.3 Stereotypes

Persistent stereotypes, social beliefs that are often learned from others (Franzoi, 1996), surround mature workers. Stereotypes are rarely seen as neutral but as highly evaluative (Oakes, Haslam & Turner, 1994) and relate to in-groups and out-groups. They are part of a wider picture of social prejudice against mature people in general that the Government and policy agencies are attempting to address through attitudinal change and policy initiatives under the rubric of “positive” aging (Dalziel, 2001). Stereotypes are not fixed

mental states and the redefinition and abandonment of stereotypes is part of the process of social change and human progress.

For example, stereotypes against women, ethnic minorities and gays are less pervasive today than they were a century ago (Oakes et al., 1994). Because stereotypes significantly influence the way the public processes social information, it is useful to know the extent to which groups such as mature workers themselves and employers ascribe to contemporary social attitudes and beliefs. The extent to which stereotypes are held about mature workers may influence employment-related decisions and give rise to age discrimination at work (Chiu, Chan, Snape & Redman, 2001). An indication of such discrimination at work is the fact that age complaints to the Human Rights Commission (2000) represented 14% of all complaints for the year ended 30 June 2000.

The literature identifies four primary negative stereotypes related to mature workers:

5.3.1 Mature workers do not want to learn

Warr (1994a) suggests that the common impression mature workers do not want to learn is the result of collusion between mature workers and managers. He argues that mature workers are nervous about being trained because they feel less able to learn than previously and they are not sure that they will subsequently get the chance to use many of the new skills they might acquire. This self-fulfilling prophecy, it is argued, leads to a lack of adaptability because they have received no assistance to be responsive or flexible in the workplace.

In McGregor's (2001) study of New Zealand employers and employees 23 percent of employee respondents supported their employers' perceptions of them of not wanting to learn. This reinforces Warr's (1994) suggestion of some level of collusion between the parties leading to a self-fulfilling prophecy where mature workers who have not received training are unable to perform thus reinforcing such stereotypes.

Barrick and Mount (1991) argue that the personality dimension of "openness to experience" is a long-term dispositional trait that is directly predictive of job performance. Those who are open to experience, they argue, wish to be involved in

training and, consequently learn more. The result is that a learning averse younger worker is likely to become a learning averse mature worker. Clearly there are many occasions where mature workers, who are open to experience, are denied training because of an age-related stereotype. Even if skilled mature workers are open to experience many have received so little developmental support that some have been effectively managed into obsolescence (Tannenbaum & Yukl, 1992).

5.3.2 Mature workers cannot learn

Another common stereotype is that the performance of mature workers declines to the extent that the provision of training for mature workers does not make economic sense: the mature worker will be less productive and they will soon retire anyway (Warr, 1994).

The empirical data would seem to confirm this stereotype (Warr, 1994). For example Kubeck, Delp, Haslett and McDaniel (1996) in a meta-analytic review investigating the relationship between age and job-related training outcomes came to these conclusions: (1) mature adults relative to younger adults, show less mastery of training material (2) completed the final training task more slowly, and (3) took longer to complete the training programme. All of these factors on the face of it appear to cast doubts on the value of training mature workers. The cost alone in the extra time involved in training mature workers would appear to be a significant disincentive to employers.

Kubeck et al. (1996) suggest their results be read with some caution because of a number of possible alternative explanations due to the incomplete nature of the original studies. For example, few of the studies provided pre-training data that mature workers invariably performed more poorly than younger workers so that while mature workers performed less well in a post-test many may have actually learned a similar amount or more than younger workers. A second point is that outcome measures typically emphasised cognitive speed that is well known to decrease with aging. Performing a task quickly does not necessarily denote competence and diminishes the significance of judgement and experience. Finally, laboratory samples tended to show larger age differences than field samples due to the use of training content that would maximise age differences. Field samples they suggest allow for the greater effects of practice and experience to counter age related decreases in performance (Kubeck et al., 1996).

Widening the scope of the debate, it helps to look at the job performance of mature workers given their apparent slower learning abilities. The most comprehensive research conducted with regard to age and performance have been meta-analyses by Waldman and Avolio (1986) and McEvoy and Cascio (1989); both studies concluded that on average the correlation between age and job performance was close to zero. What is particularly revealing in Waldman and Avolio's (1986) study is the apparent discrimination of mature workers by mature supervisors. Using objective measures, performance between mature workers and younger workers showed no difference. Yet, supervisor ratings consistently supported younger workers as being more productive.

5.3.3 Mature workers and new technology

The stereotype that mature workers do not want to learn and cannot learn to use new technology is perhaps one of the most dangerous perceptions that works against many mature workers (Warr, 1994). In the external labour market, the mature worker fares poorly in competition with younger workers especially regarding their perceived ability to adopt new technology (Lyon & Pollard, 1997). This is a point further supported by McGregor's (2001) study where approximately 50 percent of both mature employees and employers agreed that mature workers have problems with new technology. The issue of new technology training for mature workers therefore takes on greater significance than any other training issue.

What has been established is that mature workers do indeed learn more slowly with regard to information technology (Elias, Elias, Robbins & Gage, 1987; Czaja & Sharit, 1993). Equally, Warr (1994) argues that there has been no evidence that mature workers forget their new knowledge and skills at a faster rate than their younger workers do. While mature workers may acquire new technology skills more slowly, speed of acquisition is not nearly as important as the ability to adopt and use the new technology. Mature workers with high technological skills have much difficulty in overcoming ageist stereotypes (Goodridge, 2000). This is certainly one factor in why so many mature workers in New Zealand particularly, turn to self-employment (McGregor & Tweed, 1998).

5.3.4 Mature workers are not a good return on investment.

Traditional arguments against training mature workers revolve around the idea that training the mature worker is a poor “investment” because they will retire shortly and take that investment with them. The employer it is said will not recoup their investment so that is why mature workers do not receive training (Posner, 1995). The problem with this is that the turnover of mature workers is low, the life of skills is generally very short and business generally does not collect data to assess such returns on investment. These decisions then are purely discretionary (Sterns & Doverspike, 1989).

A more common problem is not mature workers proving a poor investment but that younger workers are being poached or leave. This has lead to the common sentiment used in support of mature workers is that if you train a younger worker you are preparing to them to leave for a competitor whereas if you train an mature worker you are preparing for them to stay (Trew & Sargent, 2000). The bigger problem it would appear for employers is having workers whom they assess as not having the ability to learn, regardless of age.

5.4 Age discrimination

A result of acting upon incorrect stereotypes is discrimination. According to the extended *Oxford English Dictionary*, the term “ageism” first appeared in the *Washington Post* in 1969 and was attributed to the American psychiatrist, Dr Robert Butler, who believed that many of his neighbours suffered from “age-ism” when a proposed location of public housing for mature residents had provoked a virulent reaction from middle-aged local residents (Butler & Lewis 1973). Loretto, Duncan and White (2000) note that “ageism” only entered public discourse in Britain during the 1980s with earlier acceptance of the concept in the United States attributed to the greater cohesiveness and success of the age lobby.

Economists define discrimination in employment as “the distribution of work opportunities and rewards based on factors unrelated to employee productivity” (Ehrenberg & Smith, 1994, p.402). The extent and nature of discrimination toward

mature workers in the United States was revealed in a report issued by the U.S. Department of Labor in 1965 (cited in Schulz, 2001) titled *The Older American Worker* that showed more than 50 percent of all job openings were closed to applicants over age 55. Moreover, about 25 percent of the job openings were closed to applicants over age 45.

As a result, in 1967 the Age Discrimination in Employment Act was introduced to cover initially workers between the ages of 40 and 65. It was amended in 1978 to include workers up to age 69 and again in 1986 to prohibit mandatory retirement at any age. As a result of this legislation, the more blatant signs of discrimination such as in job advertising and forced retirements have all but disappeared. Significantly Schulz (2001) suggests that the longer duration of unemployment for mature men is one indicator that serious problems still exist. Another crude indicator he argues is the number of workers who formally file age discrimination charges.

There are essentially two schools of thought on discrimination in employment: the “neo-classical” and the “equal opportunity” (McDonald & Potton, 1997). Neo-classical economists assume that discrimination will not persist in a competitive market because, if the “taste” for discrimination is indulged, productivity may be negatively affected and result in reduced income for employers (Becker, 1993). However, when hiring staff, it is not always possible to know with sufficient accuracy just how productive different applicants will be, and the cost of making a thorough assessment is high (Posner, 1995). This means that screening assessments tend to be based on proxy variables, such as age or sex, or other readily observable characteristics. Problems potentially occur when the stereotypes, or one’s beliefs about the proxy variables do not match reality.

Posner (1995) has argued that employers, who are mostly mature, are unlikely to apply unreliable stereotypes when hiring new staff because this would not be in their economic interest. However, not all employers are sufficiently well informed to make perfect judgements. Many economists who accept the neo-classical perspective worry that discrimination persists even when competition exists. Thus, it has been suggested that it is not employers’ taste for discrimination that is the issue but their perception of reality suggesting that the economic process cannot be insulated from inaccurate stereotypes

about the productivity levels of workers of different minority groups (Arrow, 1973; Windolf & Wood, 1988; Miller & Rosenbaum, 1997).

The second perspective on discrimination arises from the equal opportunity school that considers institutional and cultural factors as the cause of discrimination. Those who favour this view claim that discrimination can result in the exclusion of highly productive applicants due to cultural or sexual stereotyping with respect to recruitment and selection (McDonald & Potton, 1997). This school argues that discrimination in employment is simply unfair to those who are not treated on the basis of merit, that it can lead to a waste of resources and that it can lead to social problems (McDonald & Potton, 1997).

Neo-classical economists argue for deregulation of the labour market such that employers are not restricted or hindered in their hiring and firing of workers. Researchers such as Epstein (1992) have argued for the repeal of anti-discrimination laws on the grounds of their undesirable social and economic consequences. Concern has been expressed about the impact on efficiency for employers, even though Humphries and Rubery (1995) argue that net costs should not result. Brzuzy (1998) suggests that the enactment and enforcement of public policy to alleviate prejudice can set a national tone and detail what is acceptable behaviour as well as signal to previously excluded groups that they now have access to opportunities and resources. Equal opportunity proponents appear to prefer the use of codes of conduct, education about the benefits of non-discrimination and perhaps legislation only if the non-regulatory approach fails.

It has been argued that there is limited evidence for the usefulness of anti-discrimination legislation (Lazear, 1991). For example it has been found to be of only marginal importance to employers when hiring staff (Harding, Kenyon & Wooden, 1997), not well enforced in some countries (Drury, 1993) and covertly disregarded in others (Ng, Ng, & Tse, 1998). Negative stereotypes appear to exist whether there is legislation or not (Heywood, Ho, & Wei, 1999). The result is that while legislation can be enacted quickly and signals to greater society that discrimination in its various forms is unacceptable; changes in discriminatory attitudes and behaviours will take much longer to be effected.

An Australian study (Bennington & Wein, 2000) examined employers' perceptions about the effectiveness and efficiency of age discrimination legislation and came to the

conclusion that Posner's (1995) fears about increasing costs and general inefficiencies associated with any employment legislation were simply not an issue for employers suggesting that the negative impacts of such legislation are "overblown" in comparison to some of the benefits that were identified by employers. Support for this view is provided by McGregor's (2001) recent study of New Zealand employers' that shows respondents were relatively unconcerned about the impact of such legislation and who preferred to see it in the light of acceptable business practice.

In New Zealand the Human Rights Act 1993 came into force in February 1994 yet it was not till February 1999 that it became illegal to discriminate on the basis of age in relation to employment under Section 21 of the Act. The reason for this was to give employers lead-time to get policies in relation to such things as retirement and superannuation developed and implemented. New Zealand is not the only the only country to have age discrimination legislation with the USA having measures in place since 1967.

The UK by contrast will introduce anti-discrimination legislation within the next five years as part of its commitment to the European Community rather than providing the legislation as initially promised by the "Blair Administration" (Walker, 2002). Australia as another example has State legislation covering most states though no Federal legislation regarding age discrimination legislation (Bennington & Wein, 2000).

The introduction of age as a prohibited ground for discrimination did meet some resistance from the New Zealand business community with the New Zealand Business Roundtable (NZBRT) taking it upon them to invite leading academic and noted neo-classical thinker Richard Epstein (1999) in presenting the case against discrimination legislation to the Canterbury Employers' Chamber of Commerce.

In responding to criticism of *The Independent Business Weekly's* editor, Bob Edlin, Chris Lawrence (2000), proceedings commissioner for the Human Rights Commission (HRC), pointed out that in a poll run by the *Independent's* opposition, *The National Business Review*, 81 percent of respondents agreed that New Zealand needed the HRC. Of even more surprise was that 60 percent of respondents describing themselves as ACT party supporters, a noted right-wing political party, also supported the HRC. A definite tactic of those opposed to anti-discrimination legislation, such as the two business weeklies, has

been to lampoon the Commission with urban myths such as an apparent HRC edict considering amending the Human Rights Act regarding discrimination against people who are obese.

The issue of age as part of the Human Rights Act though has attracted little real attention either negative or positive (Trew & Sargent, 2000) with even limited attention paid to age on Epstein's visit in 1999 to make the case for no age discrimination legislation. Indeed, the debate appeared to be at a general level of how any employment legislation would deter overseas capital investment and the general dislike of the business press of any form of government legislation regarding employment (McManus, 1999).

The treatment regarding the inclusion of age within the Human Rights Act reflects Lawrence's (1996a) view that people are relatively unconscious of the age norms that they regularly use and of the discrimination that results. The inclusion of age within the Human Rights Act was not seen as a major threat except by the NZBRT who were really arguing against any employment legislation that apparently restricts individual freedom. Epstein's (1999) arguments predictably focused upon rational employers who would end up paying more for the same skills by not discriminating. Of real concern were the debasing comments by Epstein (1999) of mature worker capabilities, which avoided addressing the capabilities of mature workers who were senior executives and directors. Once again, like Posner (1995), Epstein relied upon laboratory studies of cognitive ability which factors out the mature workers greatest strength: experience.

Another relevant economic issue, it is suggested, is the mature job-seekers reservation wage; that is, the minimum wage that a mature job-seeker is willing to accept before taking a job. The argument here is that it is not so much the availability of work that is important but whether a job-seeker is willing to accept a substantial pay cut to work. Some economists argue that unemployment benefits prolong job-search because job-seekers are not forced quickly enough to take whatever work is available and so become "picky" about what they will take (Posner, 1995). It is equally argued that such efficiency arguments miss the point that while employment may be gained it will be at the expense of a quality decision, which may result in significant dissatisfaction. There is much to suggest that the stress upon a poorly employed individual is as great and possibly greater than someone who is actually unemployed (Winefield, Tiggeman, Winefield, &

Goldney, 1993). It has also been identified that the economic loss, through involuntary job loss especially, for many mature job-seekers is so great that to take the nearest available job makes little economic sense either because they end up as one of the working poor (Moore, 1996).

Unemployment benefits therefore give job-seekers more scope to make a quality employment decision (Moore, 1996). An examination of this issue suggests that mature job-seekers lose their “pickiness” quickly along with substantial decreases in their earning capabilities as a result of involuntary job-loss (Chan & Stevens, 1991). Economists squarely pin the blame upon mature job-seekers for this reduction in income by explaining it away through human capital theory with the loss in value of their firm specific skills (Becker, 1993).

5.5 The cost of mature workers

Individuals’ earnings typically increase over their working lives, independent of growth and wage trends in the economy (CED, 1999). One explanation is that higher pay may reflect higher productivity because mature workers are more experienced. Alternatively, mature workers may be paid above their level of productivity because earlier in their working lives they were underpaid relative to their productivity with the understanding that their pay will increase steadily over time and rise above productivity late in their careers (Lazear, 1979; Hutchens, 1986).

This point only appears to hold for those who have remained in secure employment because Chan and Stevens (2001) show that involuntary job loss and subsequent re-employment comes at great economic cost for mature workers. Instead of retaining current income levels or increasing their income they lose substantial amounts of earnings and rarely return to anything like what they earned previously. What is more damaging is that it is in the last ten years of paid employment where workers can truly fund their retirement (Mitchell & Moore, 1998). The human capital explanation for this dramatic loss in income is that the firm specific skills that a mature worker brings to their new employer have little economic value (Becker, 1993).

For those who remain in employment Kotlikoff and Gokhale (1992) show that over a 15 year period compensation was below productivity early on in an employee's career but exceeded productivity later for those who remained. Regardless, mature workers who are paid on the basis of their seniority rather than their productive contribution have made themselves an easy target for cost-cutting and created a greater reluctance for hiring mature workers (Hutchens, 1986). Hutchens (1986) takes the notion of reluctance to hire mature workers further with his argument that employers while happy to have mature workers in their employ would not employ them because their first inclination is to hire younger workers from whom they can recoup the fixed costs of hiring and training more readily. On top of this Lazear (1979) suggests that younger workers enter an implicit contract where they are under-paid to stop them shirking and so reap the rewards of overpayment relative to their productivity later on.

The threat of lower labour productivity due to an aging workforce has already been expressed and possibly accepted as fact (New Zealand Institute of Economic Research, 2002) by the economic community at a microeconomic level, even though there is little actual agreement on this point (Johnson & Neumark, 1997; Stephenson & Scobie, 2002). At the firm and individual level there is more support to suggest that while aging reduces cognitive speed and other physical capabilities these are more than made up for in terms of experience (Griffiths, 1997).

The greater barriers that mature workers face is that there are many institutional features in labour markets around the world, aside from earnings, that make it more expensive to hire mature workers. For example in the United States employers are provided with real incentives not to hire mature workers. Firms that provided health insurance coverage to their employees are less likely to hire mature workers than firms with no health coverage as men over the age of 50 cost twice as much as men under the age of 50 (Scott, Berger, & Garen, 1995).

Mature working Americans however have lower health costs than non-working mature Americans. Before 1982 the United States government provided health insurance for everyone over 65, whether or not employed. Now if a worker is covered by employer health insurance at age 65 the employer is required to continue coverage for the length of

employment. As a result of this change mature workers have become more expensive to employers (CED, 1999).

Again in the United States there appear to be real disincentives to hiring mature workers with regard to pension plans because many of the plans are structured in a way that makes employing a mature worker more expensive in pension contributions than hiring a comparably qualified younger worker. In particular Garen Berger and Scott (1996) note that pension regulatory requirements appear to discourage the employment of mature workers in general, but especially affect low wage, entry-level workers, whose earning cannot be reduced enough to offset expensive pension benefits. There is a problem particularly with defined benefit pension plans where employers are less likely to hire mature workers than firms that do not offer such plans (Garen et al. 1996).

The costs associated with work injury and disability is also higher for mature workers. Although the incidence of injury is lower, mature workers are more likely to suffer permanent disabilities and fatalities. Absenteeism is slightly higher for mature workers than for younger ones. For mature workers, absences from work are more often due to illness or injury than to personal and family obligations. Also, like workplace injuries, absences tend to be longer for mature than for younger workers (CED, 1999).

The result of reviewing particularly United States economic analyses is to come to the conclusion that employers have good reason not to hire mature job-seekers especially when health and pension systems load their costs directly against mature age. This literature also shows that mature workers are provided with every incentive to stay where they are or to leave voluntarily to a new job from a strong bargaining position. As has been mentioned so often, involuntary job loss is an economic disaster for mature workers as employers, while appreciative of the mature workers they have, see too many disincentives to hire “new” mature workers. In New Zealand these economic disincentives do not appear nearly so strong because of the existing no-fault Accident Compensation Corporation (ACC) scheme where the funding of levies is not associated with the age of employees.

5.6 Education and skills

Mature job-seekers themselves, unfortunately do contribute to their inability to find employment by not securing marketable skills and keeping abreast of industry developments. It is no surprise to find that the majority of the unemployed and long-term unemployed mature job-seekers are lesser skilled (Treasury, 2001; Pickersgill, Briggs, Kitay, O'Keefe, Gillezeau, 1996). The issue of life-long learning is especially poignant with mature job-seekers because the learning averse amongst them have been probably learning averse since their youth (Barrick & Mount, 1991). The problem faced by present governments is that many economies supported large proportions of unskilled employment and so the transition of an economy to more skilled employment has left many mature job-seekers particularly vulnerable. Economists such as Phelps (1997) are concerned that the social costs of removing so many mature workers from the labour force may result in the loosening of the ties that bind many mature job-seekers to society.

Increased education is associated with shorter periods of unemployment because it provides general skills that employer's value and because it increases the efficiency of job search (Becker, 1993). To find a job, one needs to know, or at least suspect, where new employment opportunities exist, and highly educated individuals enjoy a number of advantages in locating suitable jobs. (Hirsch, MacPherson, & Hardy, 2000). Descriptive accounts of the job search process often distinguish between formal and informal sources of labour market information (Windolf & Wood, 1988; Barber, Daly, Giannantonio, & Phillips, 1994). Formal sources of information include advertised openings as well as public and private employment agencies. Education provides access to these sources of information and better enables individuals to utilize that information. Educational credentials introduce and recommend the job-seeker to prospective employers. They define the occupational identity of the applicant and the type of job being sought, and thereby limit the area of search. By matching applicants to interested employers and suitable jobs, educational qualifications, it is argued, enable job-seekers to use formal sources of information more effectively (Moore 1996).

The lack of educational qualifications can impede job search by limiting access to formal sources of information. Without qualifications job-seekers rely primarily upon personal

contacts and social networks for job leads, and their search is correspondingly restricted (Moore, 1996) even though other authors (Windolf & Wood, 1988; Barber et al, 1994; Bolles, 2000) argue that informal methods of job-search are actually more successful. Mature, more experienced workers often encounter age discrimination and confront hiring and promotion practices that favour younger workers (Bendick et al., 1996). Where the constraints upon effective job search overlap, they represent a formidable barrier to reemployment. (Moore, 1996).

In contrast, those without certified training or skills often engage in a tiring and unstructured search. Lacking access to formal sources of information, they are necessarily dependent upon informal networks of family and friends. Informal sources of information are useful to all job-seekers, but they are crucial to the success of those who depend upon personal contacts for job leads. Most networks are local and take time to establish, and being dependent upon them restricts the area of job search. Individuals with limited education or training also rely upon family and friends for personal recommendation. For them, relocating means losing the personal contacts and recommendations that are crucial to successful job search. Since this dependence upon informal networks and personal contacts restricts their mobility, the less educated are vulnerable to local employment shifts. Once displaced, they are likely to be dislocated as well (Moore, 1996).

5.7 Organizational barriers

It is at the organizational level that mature job-seekers face their most direct experience of barriers to employment. It is here that mature job-seekers face government employment agencies, community and private sector recruitment agencies, as well as employers representatives in the form of human resource management practitioners.

First, government agencies are presently geared to providing employment for youth and superannuation payments for the elderly. When examining mature people issues, generally, the discussion rarely focuses upon employment but rather health and retirement with many policies and initiatives in recent decades designed to remove mature workers from the labour market (Encel, 2000). Such examples in New Zealand include the lowering of the retirement age to 60 years and a relaxation of the requirement of those 55

years and over in receipt of the unemployment benefit (Tweedy & Johnson, 1996) to look for work.

Such policies have either been completely reversed or are presently under review. For example, the age of entitlement for superannuation was returned to 65 years, with Stephenson and Scobie (2002) of the New Zealand Treasury proposing the idea of raising the age of entitlement to 70 years consistent with other economists' views (The Economist, 2002). While policy ideas are beginning to shift, services for mature job-seekers are presently limited. For example, Treasury (2001) comment upon the fact that TOPS (Training Opportunities Programmes) is relatively ineffective in securing jobs for participants whom are primarily under the age of 24 years. Presently there does not exist a government policy outlining how to approach services for mature job-seekers (Treasury, 2001). The only targeted service for mature workers are non-government based mature employment service agencies (MESA) based in a number of centres throughout the country; funded primarily through community grants and a small number of revenue gathering activities. A common complaint is that Work and Income New Zealand refer many clients to MESA but do not provide funding to help (Tweedy & Johnson, 1996).

Supporting this argument Schulz (2001) suggests that mature workers get lower priority from government agencies set up to aid the unemployed. A 1973-1974 study by the National Institute of Industrial Gerontology found that while there are no age differences in the proportion of unemployed persons seeking job assistance from the employment service there was differential treatment by age (Heidbreder & Batten, 1974, cited in Schulz, 2001; Pursell & Torrence, 1979). Significantly fewer mature workers were (1) tested, counselled, or enrolled in training; (2) referred to employers for job interviews; or (3) actually placed in a job.

Studies by Rosenblum and Sheppard (1977), cited in Schulz (2001), and Doctors, Shkop, Denning and Doctors (1980) indicate that significant numbers of mature workers have been placed in jobs by private agencies specialising in job services for mature persons. However, mature workers using these services are typically not hired in jobs that utilise their existing skills and abilities to any high degree. Instead they are most likely to be placed in low-skill and part-time positions, usually with small employers in various low-paying service occupations. Horshorn and Hoyer's (1994) using a national sample of

private-sector employers with 20 or more employees, found little purposeful hiring of mature workers in the U.S. They found that the hiring of retirees in 1991-1992 was widespread with 46 percent of firms interviewed hired retirees. Not surprisingly most firms hired retirees because of their special skills and backgrounds. Hirshorn and Hoyer (1994) also report that many companies did not know how to find retirees in the job market.

Given that mature job-seekers presently receive little real attention from government agencies many job-seekers inevitably turn toward private recruitment agencies to assist them in their job-search. The barrier faced by mature job-seekers appears formidable given the results of a recent EEO Trust (2000) study of recruitment and human resource management practitioners which found that 80 percent had first-hand experience of discrimination with age the primary reason. A study of New Zealand employers by McGregor (2001) confirms that while overt discrimination in job advertising has disappeared the respondents were well aware that the private nature of selection allowed them to discriminate if they wanted. It is also noteworthy in that study 80 percent of respondents believed they should have complete choice in who they employ with a further 50 percent suggesting the labour market should be left to its own devices. Such attitudes appear to have more to do with a dislike for government regulation than a propensity for discriminatory behaviour (McGregor, 2001).

Incidentally, recruitment consultants under Section 22 of the Human Rights Act 1993 must abide by the following:

(2) It shall be unlawful for any person concerned with procuring employment for other persons or procuring employees for any employer to treat any person seeking employment differently from other persons in the same or substantially similar circumstances by reason of any of the prohibited grounds of discrimination.

The practicalities of enforcing such a section in a court of law are generally beyond the resources and will of job-seekers who would rather move on than “rock the boat” and further limit their opportunities for employment, a point supported by the limited number

of age complaints in employment (a total of 21) presented to the Human Rights Commission (2000).

In conclusion the debate surrounding the barriers faced by mature job-seekers is very real. At the individual level mature job-seekers like other participants in the labour market face socially embedded stereotypes that generally inhibit their participation in employment through covert discrimination. While stereotyping and discrimination is often outside the control of individuals human capital issues are not. Those mature job-seekers who have not developed their skills and abilities throughout their working life face the real prospects of experiencing long-term unemployment given the lack of unskilled jobs available in present labour markets. Finally, the cost structures of firms and nations can actively work against the employment of older workers by making it simply more expensive to hire mature workers.

CHAPTER SIX:

MATURE JOB-SEEKER EXPERIENCE OF UNEMPLOYMENT

“We have always found, “ said a large employer of labour (in 1886), “as to the artisan, that if he is out of work three months, he is never the same again.” (Cited in Moore, 1996, p.35).

6.1 Introduction

There are essentially four theories that try to explain the psychological experience of unemployment: stage theory, deprivation theory, agency theory and the vitamin model (Winefield, Tiggemann, Winefield & Goldney; 1993). Stage theories are highlighted most notably by the work of Eisenberg and Lazarsfeld (1938) who examined the plight of an Austrian village during the depression of the 1930s. There they described the shock of unemployment followed by the active job search during which the individual remains optimistic. When the job search fails the individual becomes pessimistic, anxious and suffers much distress. Finally the individual is described as becoming fatalistic and resigned to their circumstance. Rather dramatically the authors suggest the individual has been broken.

Similar versions of this stage theory have been proposed by Harrison (1976); Hayes and Nutman (1981); Kaufman (1982); Amundson and Borgen (1982); and Archer and Rhodes (1995). Fryer (1985) provides a highly critical review of them, concluding that they are not well supported by the empirical evidence as well as being imprecise and inconsistent. Winefield et al. (1993) argues however that stage theories are probably more applicable to the situation of the “mature job loser” than to that of the school leaver to which Fryer (1985) directed his criticism. They argue that it does not seem appropriate to assume that a school leaver who fails to get a job will experience shock given high levels of unemployment among school leavers. Alternatively, a mature worker who has been in the same job for many years may well experience shock on being dismissed.

Evidence to support this is provided by Warr and Jackson (1987) in a study of male blue-collar workers where they reported a curvilinear relation between unemployment duration

and psychological distress. They concluded that the men in their sample showed signs of adapting to the unemployed role after 25 months of continuous unemployment. By contrast Warr, Jackson and Banks (1982) reported no evidence of any correlation between distress and employment duration in their sample of recent school leavers and suggested that any association may be restricted to mature samples and longer periods out of work.

6.1.1 Deprivation theory

According to Jahoda's (1982) deprivation theory, employment has five latent functions that are psychologically beneficial: employment imposes a time structure on the waking day, it provides social contact; it involves us in shared goals; it gives us an identity; and it enforces activity. The theory assumes that work, in addition to its manifest function (providing income) is psychologically beneficial in that it keeps us in touch with reality. In addition Jahoda (1982) implies that even bad jobs are preferable to unemployment. Winefield et al. (1993) show that for the young unemployed they studied around 10 percent of those employed viewed their job as unsatisfactory and felt no better off than the unemployed. Kaufman (1982) in a study of unemployed professionals in New York (from the perspective of stage theory) similarly found that those who became re-employed in inferior jobs were no better adjusted than the unemployed.

6.1.2 Agency theory

Fryer (1986) has criticised Jahoda's deprivation theory, suggesting that the five supposed latent benefits of employment are all too often costs rather than benefits. He writes of an arbitrary time structure without regard for human needs; autocratic supervision; activity for unclear or devalued purposes; a resented identity and the vacuous nature of imposed activities. Instead, Fryer (1986) proposes what he calls agency theory, which assumes that people are agents who strive to assert themselves, initiate and influence events are intrinsically motivated. Agency theory assumes that people are fundamentally proactive and independent, whereas deprivation theory by contrast assumes them to be fundamentally reactive and dependent. Winefield et al. (1993) agree with many of Fryer's (1986) criticisms of deprivation theory such as its inherently authoritarian viewpoint, its devaluing of any positive experience of unemployment, and its inability to distinguish between work and employment. This theory implies that those not in the

workforce, such as the idle rich and retired people, should all suffer deprivation in that they are denied latent benefits of employment. Winefield et al. (1993) disagree with agency theory's viewpoint that all job-seekers are fundamentally proactive and independent suggesting that there are just as many job-seekers who could be described as reactive and dependent. The only realistic assumption about human nature they argue is diversity.

Similarly Winefield et al. (1993) dismiss the economically related search theory of Lippman and McCall (1976) which assumes that all job-seekers are wealth maximisers who, when unemployed choose to search for a better job than what is currently available. This theory also argues that unemployment benefits create incentives to remain unemployed and that only by removing them will individuals be encouraged to lower their "reservation wage" and take a job. Like agency theory search theory is criticised for its narrow description of human nature. Parnes (1982), for example, on the basis of a ten-year longitudinal study in the United States concluded that there was very little support for the notion of "voluntary unemployment" implied in search theory.

6.1.3 Vitamin model

Warr's (1987) vitamin model is concerned with the effects of different environmental features on mental health. He proposes nine features of the environment (opportunity for control, opportunity for skill use, externally generated goals, variety, environmental clarity, availability of money, physical security, opportunity for interpersonal contact and valued social position) that, according to him affect mental health in an analogous manner to the way vitamins affect physical health.

According to the vitamin model there is no necessary distinction between work and non-work environments. The extent to which any environment is beneficial to mental health depends on the extent to which it provides the nine environmental features discussed. Mental health according to the vitamin model comprises the following five components: affective well-being, competence, autonomy, aspiration and integrative functioning.

Like agency theory, but unlike deprivation theory, the vitamin model draws no distinction between employment and unemployment but rather sees the overall quality of the

environment as important for mental health. It goes beyond agency theory in specifying which features are important though most of the features would facilitate the exercise of agency and are thus implied by agency. In applying the vitamin model to unemployment Warr (1987) claims that the available evidence has shown significant effects for affective well being, and limited support for competence, autonomy and aspiration. Winefield et al. (1993) suggest that while the vitamin model remains a conceptually plausible framework for studying the effects of different work and non-work environments much more work empirical evidence is required.

6.1.4 Career theory and job loss

As suggested by Winefield et al. (1993) general career theories are also relevant in trying to understand the nature of unemployment for “mature workers” in particular. Brewington and Nassar-McMillan (2000) note that several developmental theories address the relationship between life stages, aging, and career progress. Life is often viewed as a series of stages: childhood and adolescence, early adulthood, middle adulthood, and late adulthood. Society and cultures have expectations that people achieve certain things and pass through certain stages at specific times. When events occur at ages that are perceived as inappropriate, transitions are likely to be difficult. A good example of why job loss and involuntary career change are so difficult for mature workers, it is suggested, is Super’s theory (Super, Savickas & Super, 1996).

Super’s theory follows a developmental perspective describing stages from childhood through to retirement where people go through mini-cycles of career development within each of the basic career stages of growth, exploration, establishment, maintenance and disengagement on a smaller scale. The maintenance stage of a person’s career, ordinarily from about 45 through 64 years of age, involves holding on, keeping up, and innovating in one’s occupation (Super et al., 1996). For individuals who lost their jobs it often becomes necessary to revert to prior stages of career development. In such situations, innovation is replaced by more elemental survival tactics such as networking to find an alternative career, an exploration task that begins the recycling process.

When mature workers return to earlier career stages they often feel as if they are starting over. The resulting loss of identity and social support can be psychologically distressing.

The disengagement stage, which usually begins around age 65 is characterised by deceleration, retirement planning, retirement living, turning tasks over to younger colleagues, and a decrease in energy and interest in one's occupation (Super et al., 1996). If job loss occurs before retirement plans are completed the worker may feel as though prior efforts to prepare for the future were futile and he or she may experience a deep sense of grief and loss (Brewington & Nassar-McMillan, 2000).

Holland's career theory involves identifying personality styles and preferences and matching them to the work environment. This theory provides additional insight into the impact of job loss on mature workers. According to Holland (1997), people seek occupations that match their personalities. When personal characteristics become incompatible with occupational demands, change will occur. Workers whose personalities are congruent with their work environments are likely to be satisfied with their jobs and to remain employed. The longer a person stays with a job the more the congruency is reinforced and the match is strengthened. As a result change becomes increasingly difficult (Holland, 1997).

Careers typically have continuity. That is, people are likely to move between jobs that have similar characteristics. Vocational interests and aspirations have been shown to become more stable as a person ages (Holland, 1996). Occupation is a major source of identity for people of all ages. When a person changes such as those associated with aging, or shifts in labour market trends resulting in layoffs of mature workers make it difficult or impossible for a person to continue in a career with which her or she is congruent, the person loses his or her sense of belonging and identity and may suffer intensely (Brewington & Nassar-McMillan, 2000).

6.2 Empirical evidence

Studies of unemployment basically show that unemployment is associated with higher levels of mental distress (Feather, 1990; Warr, 1984; Warr, Jackson and Banks, 1988; Winefield, Tiggeman, Winefield and Goldney, 1991). Studies have identified specific aspects of psychological well-being that may be more seriously affected by the experience of unemployment. These include heightened anxiety (Shamir, 1986; Theodossiou, 1998), depression (Shamir, 1986; O'Brien and Feather, 1990) and a loss of

confidence and morale (Shamir, 1986; O'Brien and Feather, 1990). People are generally happier and more satisfied with their life if they are in fulfilling employment rather than when they are unemployed (O'Brien and Feather, 1990).

An alternative view provided by Schaufeli and Vanyperen (1993) suggests that it is not self-evident that psychological distress is a consequence of a negative life-event such as unemployment. In contrast there are some studies that support the "reverse causation interpretation" (Kasl, 1982), which maintains that a high level of psychological distress is likely to lead to prolonged unemployment, and a low level of distress increases the chances of future employment.

Dooley, Catalano and Brownell (1986) note no difference was found in the level of depression between the employed and unemployed after controlling for initial depressed mood. The best predictor of follow up depression appeared to be initial depression. Mixed findings were obtained by Winefield and Tiggeman (1985) who found that in a large sample of 1000 intended school leavers, depressed mood and self-esteem were both antecedents as well as effects of unemployment. There appears to be some evidence that psychological distress is a pre-disposing factor of unemployment. However, other studies suggest that objective factors including age, sex and length of unemployment are also crucial determinants of being successful in finding a job (Feather, 1990).

Finally, some studies suggest that while the unemployed suffer in some aspects of their psychological wellbeing they do not suffer any detriment to their self-esteem (Hartley, 1980; Rothwell & Williams, 1983; Sharmir, 1986). These authors suggest that self-esteem is a more stable property than other malleable constructs of a person's self-concept. Conversely, others have found evidence suggesting that unemployment does adversely affect self-esteem (Sheeran & McCarthy, 1992; Winefield Tiggeman Winefield & Goldney, 1993). It is argued, however, that the samples of Hartley (1980) and Shamir (1986) comprised highly skilled workers and are not representative of general populations. What many of these studies appear to show is a tremendous diversity with regards to human behaviour and the effects of unemployment: a point vigorously argued by Winefield et al. (1993).

6.3 Gender

The research has largely concentrated on male job losers; women have seldom constituted a significant portion of the samples in these studies (Bartell & Bartell, 1985; Harris, Heller, & Braddock, 1988). To the extent that women have been represented in studies of job loss, they appear primarily in the role of wives to unemployed male workers (Dew, Bromet, & Schulberg, 1987; Liem & Liem, 1988). This lack of attention on women who lose their jobs, argues Leana and Feldman (1992) may say much about common stereotypes regarding the importance of work for women. Women are assumed to be better able to adjust to job loss because work is seen as less central women's identities than it is to men's (Ginn & Arber, 1995).

As Bartell and Bartell (1985) have suggested, men are seen as having little choice but to plan their lives around work, whereas women are seen to have the additional option of planning their lives around home and family (Ginn & Arber, 1995). Thus, financial considerations aside, women are assumed to fare better psychologically after a job loss than their male counterparts because their loss is not expected to be as complete (Ginn & Arber, 1996). Finally, women as a group are disproportionately represented at the bottom of authority, reward, and status hierarchies at work. When they lose their jobs, the loss is not seen to be as important as job loss is to men since the jobs themselves are not seen to be as important as traditional male jobs (Marshall, 1984).

Bartell and Bartell (1985) also suggest the effects of unemployment on women are at least likely to be as complex as those on men, and probably even more so due to mediating factors such as family status, alternate income sources, and shifting societal expectations. Women who are married or secondary wage earners, for example, may not react as negatively to job loss as men, while women who are single or recent entrants into traditional male jobs may respond even more negatively due to the centrality of jobs to their lives (Warr & Parry, 1982) their greater difficulty in finding suitable replacement jobs (Novak & Snyder, 1983), or their sole responsibility for dependent children (Leana & Feldman, 1991). There is some literature that also suggests that women may use different methods of coping with job loss than men.

For example, Leanna and Feldman (1988) have suggested that men may be more likely than women to cope through problem-focused activities, that is, behaviours that attempt to directly eliminate the source of the stress (here, job loss) such as job search, retraining and relocation. In contrast Harris et al. (1988) have suggested that women may be more likely to rely on social support from friends or family to help them cope with job loss. This type of coping is termed symptom-focused by Leanna and Feldman (1988) since the emphasis is on eliminating the symptoms of stress (for example, loneliness, anxiety) rather than on eliminating the source of the stress (for example, job loss).

Malen and Stroh (1998) studied gender differences in coping behaviour among involuntarily unemployed managers. They note job loss among women is increasing rapidly and female managers tend to be unemployed longer than male managers. Their research findings were that men engaged in more job search activities, with the specific coping method of problem solution behaviour (that is behaviours targeted at eliminating the source of stress such as working with search firms) being higher for them than for women. There were no differences between men and women in their use of symptom solution behaviour (that is behaviours targeted at reducing the symptoms of job loss), which is inconsistent with results from blue-collar workers where women have scored higher on this type of behaviour (Leanna & Feldman, 1991). In general, men had higher job search efficacy than did women, suggesting that women may not have confidence in their abilities to seek and obtain a new job.

Finally, Leanna, Feldman and Tan (1998) suggest that for mature job-seekers, in particular, problem-focused coping may be less successful in ending unemployment given the barriers facing mature job-seekers and symptom-focused strategies may be needed even more to ameliorate the difficulties associated with job loss because of the attachment mature workers have to employment.

6.4 Age

The research on age differences in reactions to unemployment suggests that younger employees may be more frequently subject to layoffs but are less negatively affected by them. Leanna and Feldman (1994) suggest that corporations and unions use seniority as a criterion in deciding whom to lay off, concluding that younger workers tend to be more

vulnerable in mass layoffs. At the same time they argue younger employees have less affective attachment to their jobs so that the loss of a job is less traumatic. Moreover younger people may face less job discrimination in finding re-employment so that the long-term consequences of layoffs may be less severe (Leanna & Feldman, 1992). In addition, the young tend to have fewer sunk costs in terms of housing and educational investment in their careers so that geographical relocation and retraining are more economically rational alternatives to their current career paths (Leanna & Feldman, 1994).

There is some question as to whether the relationship between age and the negative consequences of job loss is linear, as suggested by the research of Loomba (1987) and Mooney (1966) or curvilinear. Leanna and Feldman (1988) maintained that mature workers, although they are clearly hurt by job loss, are usually past their years of greatest financial pressure in terms of paying off mortgages and their children's educations. While layoffs may delay retirement or force some type of bridge employment (Doeringer, 1990), job loss may be ultimately less traumatic for mature workers and their families. In contrast, middle age employees it is argued are at the peak of their high spending years, least able to absorb a financial setback, and least willing to move geographically to find new employment (Schulz, 2001).

This argument is also supported by Kaufman's (1982) examination of professionals that suggests that their greater status and human capital investment induces a greater level of stress and generally more disagreeable experience of unemployment. Significantly he suggests that for those aged between 51 and 60 years the stress of unemployment was no greater than for those still in employment. Kaufman (1982) suggests far greater concern for professionals should be held for those in their 30s who he believed felt especially burdened.

The most compelling evidence with regard to mature workers is a study that examined the physical and mental effects of involuntary job-loss against a comparison group of continually employed mature workers. The result of this study suggests that involuntary job-loss was associated with greater physical disability and poorer mental health than the comparison group (Gallo, Bradley, Siegel & Kasl, 2000).

The conclusion to be drawn from the research suggests that as workers age, and job tenure grows, the impact of unemployment also grows before declining around the age of 55 years when financial pressures and the desire to work it is argued, declines. The concern with this conclusion is that it pre-supposes that mature workers have saved for their retirement and that somehow the financial pressures will be lesser even though many mature workers will be forced to live off their savings till receipt of government superannuation at age 65 years. As Bardasi and Jenkins (2002) show the majority of workers will need to work right up to the time they retire to ensure they can save enough for a financially comfortable retirement. Unemployment prior to this point can have serious consequences with poverty in retirement a real threat for lesser skilled workers in particular.

6.5 Qualitative studies: The significance of work

The importance of the work role to individual and communal well-being emerges more starkly in ethnographic studies of the unemployed. In *Marienthal*, one of the first systematic, observational studies of mass unemployment, Jahoda, Lazarsfeld, and Zeisel (1972) described the daily life of an unemployed Austrian community during the depths of the depression. First published in 1933, this sociological classic introduced many of the themes found in current studies of long-term unemployment. Perhaps the central theme, and one that recurs in nearly every ethnographic study of the unemployed, is the place of the work role in the temporal organization of daily life. People organize their lives around the distinction between work and leisure. Leisure time is not defined by the absence of work: it is defined in relation to work. The loss of the work role is disorienting precisely because it disrupts this habitual time structure. Without the distinction between work and leisure, the residents of Marienthal had trouble using time effectively, or even keeping track of it (Moore, 1996).

In addition to structuring time, work gives a sense of purpose and meaning to nonwork life activity. The workplace is a source of contacts and personal networks, and the work role becomes an important basis of social interaction. Individuals who are cutoff from the collective purposes of work have trouble maintaining their daily routines and activities outside the workplace. A related theme in the studies of the unemployed, from the depression to the present day, is the effect of job loss upon social status and identity. The

work role defines our place within the community, and the social esteem accorded that role shapes personal identity. Social standing and identity interlink to a degree that we are seldom aware of – until they change. Without a socially esteemed role in the community, the unemployed come to perceive of themselves as useless. They feel inadequate and their language reflects a sense of insignificance and worthlessness. Thus, the residents of Marienthal often described themselves as “being on the scrap heap.” The loss of social standing and self-esteem that undermines the position of the unemployed within the community and in their own eyes is particularly destructive when it reinforces racial and ethnic stereotypes (Moore, 1996).

These sources of labour market disadvantage explain why some individuals and groups are more likely than others to endure long jobless spells. But in the final analysis the efficacy of the job search and the rate of unemployment depend on the number of attractive jobs that are available. People remain out of work not because their skills are obsolete, which they often are; or because they encounter obstacles to effective job search, which they often do; or even because they lose confidence in their ability to find and hold a job, which often happens. They remain unemployed because there are too few jobs that offer wages comparable to what they have been receiving or to what many similarly qualified workers still earn. The reemployment difficulties of most displaced workers have more to do with the kinds of jobs being created than with their number. Nor is the problem one of unrealistic wage expectations. Labour force surveys show that most displaced workers quickly accept lower real wage offers. What they are hesitant to accept are jobs that pay a fraction of their former wage (Moore, 1996).

Attributing the duration of unemployment spells to wage expectations alone not only ignores the institutional barriers to job search, it also overlooks the importance of the work role and the social and psychological effects of long-term joblessness. The meaning of the work role differs for white-collar and blue-collar workers, but its importance to individual well-being has long been documented by attitudinal surveys (Moore, 1996). White-collar workers are more likely to report their jobs are interesting and provide a sense of accomplishment, while blue-collar workers place greater value upon the social interaction of the workplace and the way that the work role structures and occupies their time. But people in both occupational groups view unemployment and enforced idleness

as a threat to their sense of self worth, and most report that they would continue to work even if they had enough money to live comfortably (Morse & Weiss, 1955).

6.6 Conclusion

The experience of unemployment has been examined from both individual psychological perspectives and its focus upon illness and causality, and more social perspectives that focus upon unemployment experienced on a larger scale such as with Marienthal in the Depression of the 1930s. Underlying much of the analysis of the experience of unemployment is the primarily implicit assumption that the experience is somehow easier for those who are mature because the emotional attachment to employment is apparently weaker (Kaufman, 1982). The problem with such arguments is that poverty is a very real threat for many workers who experience unemployment in the years immediately preceding retirement and so to suggest that employment has less meaning for workers is difficult to support (Bardasi & Jenkins, 2002).

CHAPTER SEVEN: LITERATURE REVIEW CONCLUSIONS AND IMPLICATIONS

The purpose of the literature review over six chapters has been to place the mature job seeker in both the national and international context. New Zealand as a nation is part of the OECD and seen as “Western” and developed. With a population of approximately four million people it is small yet is seen as an innovator in areas such as business, sport, culture and social policy. As Chapter Two shows, New Zealand is one of many developed nations facing a raft of challenges arising from the aging of its population and consequently its workforce. As indicated, both in Chapters Three and Four employment as a policy area has been captured by youth concerns while funding retirement and health are generally seen as appropriate issues for the “aged”.

Employment must be given more attention from an aged perspective for primarily two reasons: 1) workplaces will age disproportionately necessitating greater thought to policies that will engage and retain mature workers; and 2) already the ranks of the long-term unemployed carry proportionately greater numbers of mature workers than younger workers. An examination of the services available to New Zealand’s mature job-seekers illustrates that greater attention is needed to associate mature people with employment and unemployment.

Reviews of both national and international mature worker literature reveal a myriad of definitions regarding mature workers. Economists for example use 55 years and older as defining a mature worker with the OECD employing this definition extensively. For those who work in the labour market however, 45 years and over is regarded as more realistically capturing the age where someone becomes a mature worker. The consequence of this is to create a narrow age band (25 to 45 years) where people are thought to be in their “prime” employability years (Wallace, 2001). An examination of worker history suggests that mature workers are generally better off than younger workers with high rates of labour force participation and lower rates of unemployment: except if they involuntarily lose their job. The consequences, without exaggeration in economic terms, are generally catastrophic (Chan & Stevens, 2001).

Chapter One shows that the disciplinary home for mature workers is also not straightforward because employment again has not been associated with mature people with definitions generally starting at the traditional retirement age of 65 years. As a consequence the “natural” home of mature workers in sociology is not reflected by interest in the topic (Koopman-Boyden, 1992). By contrast the disciplines of labour economics and human resource management have addressed mature worker issues with greater effort, though their biases are also revealing themselves with an implicit interest in the well skilled and educated to the exclusion of unskilled. It is the unskilled that will pose the greatest challenge to government policy makers in particular (Treasury, 2001).

Chapters Four, Five and Six concern themselves with the mature job-seeking experience. Chapter Four shows that the empirical job-search research has focused almost exclusively on college students reflecting again the implicit assumption that unemployment and job seeking is a youth experience (Mau & Kopischke, 2001). Qualitative studies have also not been immune to a youthful focus. Much of the resulting theory building research reflects the youth experience and is not necessarily reflective of the mature worker experience (Winefield, Tiggeman, Winefield & Goldney, 1993). Also, much of the empirical work that has tried to address mature workers have invariably used non-representative samples and have not conveyed any sense of the depth of emotion that unemployment is suggested to trigger (Kulik, 2001).

The job-search process itself is overwhelming defined in youthful terms highlighted best by the omission of age from Bolles’ (2000) popular job seeking text. For example, the most popular job-seeking strategies are assumed to be applicable to all job-seekers yet there are studies that suggest, even within youthful boundaries, that such strategies are not universally applicable and possibly less so for mature job-seekers. Why this is so, and how, are not well addressed. Little evidence is also provided to support the implicit conclusion that mature job-seekers give less effort in looking for work than younger job-seekers. Confusion also appears with regard to the impact of gender on job search with authors such as Leanna and Feldman (1991) suggesting gender should have an impact while empirical studies to date have shown little support for such arguments.

One point on which there is agreement is that the longer a worker is unemployed the more difficult it becomes to re-enter the workplace. This is especially so in New Zealand, as

identified in chapter three where government policy appears to encourage mature job-seekers (55 years and over) to give up on the labour market entirely and settle for an unemployment benefit with few obligations.

The literature regarding the barriers mature workers face in and out of employment is characterised by two arguments. The first argument proffered by employers and economists is that mature workers are simply not skilled: they have not invested in their human capital and that it is entirely rational of employers not to invest in their mature employees human capital.

The second argument delivered by mature workers is that they face a myriad of outdated social stereotypes that they are less capable and less productive because they are mature. One unfortunate aspect of this is that many mature workers support their own negative stereotypes in collusion with their employers (McGregor, 2001). Consequently mature workers they feel that they are managed into obsolescence by a management blinded by stereotypes. A result is that they face redundancy when they still have ten years till government-funded retirement with the taxpayer also funding their unemployment benefit till this time.

Finally, a point agreed upon by authors from all disciplines is that it is cheaper for society to have mature workers in paid employment in terms of saving for retirement but more importantly in lessened health costs associated with continued employment. Developed nations are already concerned about funding retirement and absorbing greater health costs, all of which provides an imperative for well thought out policy initiatives that support mature workers who wish to remain in employment.

CHAPTER EIGHT: RESEARCH METHODOLOGIES

8.1 Introduction

This chapter discusses the research methodologies used in this research project. Dane (1990, p.4) defines research as “...a critical process for asking and attempting to answer questions about the world.” In attempting to answer these questions about the world the researcher has primarily four goals to limit their investigation: 1) exploration, 2) description, 3) prediction and 4) explanation (Dane, 1990). With regard to the present study of mature job-seekers three of the research goals provide a useful focus.

First, exploratory research attempts to determine whether or not a phenomenon exists; in the present study the researcher will be attempting to determine such things as who the mature job-seekers are, their reasons for becoming a mature job-seeker and their job-seeking behaviour. Exploration is a particularly relevant goal in the present study given that few studies have examined mature job-seekers. The goal of description is where the majority of the present study is expected to occur with the researcher attempting to more fully define and differentiate mature job-seeking from the job-seeking of more youthful job-seeking studies; those of university or college students in particular.

Finally the goal of predictive research is to identify relationships that enable researchers to speculate about one thing by knowing about some other thing. In the present study there is a particular emphasis upon examining variables that could be used to predict the job-seeking efforts of mature job-seekers as identified by researchers (Feather, 1990; Kaufman, 1982) such as time out of work and job-seeking efforts.

Given the cross-sectional design of the present study, attempts to answer explanatory questions of cause and effect would not be valid. A longitudinal research design (see Vuori & Vesalainen, 1999) where job-seeker behaviours were examined over a number of spaced data collection points would provide one possibility even though as Vuori and Vesalainen (1999) found such designs struggle to cope with the attrition of participants.

8.2 Survey methodology

Survey research studies large and small populations by selecting and studying samples chosen from the population to discover relative incidence, distribution, and interrelations of sociological and psychological variables (Kerlinger & Lee, 2000). As such, survey research can be classified as field studies with a quantitative orientation: a description that captures the present study well. The form of the present study is a semi-structured survey completed in partnership with Mature Employment Support Agencies (MESA) whose trained staff supported and collected the data on MESA premises.

Marsh (1982) suggests that a survey is not synonymous with a particular technique of collecting information, as questionnaires are widely used, but other techniques such as structured and in-depth interviews, observation, content analysis are also appropriate. The distinguishing features of surveys are the form of data collection and the method of analysis. Surveys are characterised by a structured or systematic set of data: a data matrix. For each case obtained (a mature job seeker) attributes are also obtained for each variable of interest (for example demographic variables and job seeking behaviours). With regard to analysis the power of survey research is in its ability to compare and group cases across a variety of variables of interest (de Vaus, 1995).

Criticisms of survey research can be classified into three categories: philosophical, technique-based, and political. The primary philosophical criticism of surveys is an apparent inability to establish causality as can be accomplished using experimental methods where there is greater control over the influence of confounding variables. For the purposes of the present study the researcher is primarily interested in the strength of the survey method: its descriptive ability.

As indicated by Vuori and Vesalainen (1999) more complex longitudinal research designs involving people looking for work carries many risks simply because you cannot expect to exert much or any control over a participant's co-operation regardless of how significant that study could be to the community, the individual or the researcher. Such field designs have to accept such social realities, which can be overcome by a field survey simply because of the lesser commitments demanded of participants.

Another criticism suggests that surveys are often incapable of getting at meaningful aspects of social action and that they often ignore the context that behaviour occurs within. In the present study participants received an opportunity to express their perspective that is not overtly constrained by the structure provided. With the collaboration of MESA the survey was designed to make it as accessible and relevant as possible so that MESA could use it to improve their services, which can be viewed as a form of social action.

Technique-based criticisms suggest that questionnaires are too structured and are necessarily limited along with statistical analysis that reduce interesting questions to incomprehensible numbers. The value of the present study is its ability to contrast the experience of New Zealand mature job-seekers with those of similar studies in Australia, Europe and the United States. Such a continuity of questions is indeed structured though variations across studies exist. Alongside such structured and comparative elements were unstructured and more exploratory aspects that allowed mature job-seekers to express in their own voice their experience as a mature job-seeker. As Marsh (1982) suggests, the survey method is not necessarily limited to quantitative methods and, as will be discussed further, there is no reason why more qualitative methods such as grounded theory cannot be applied to data collected through a survey.

Finally, the primary political criticism is that survey research is intrinsically manipulative (de Vaus, 1995). There is no doubt that the survey method can be manipulative simply by the order and structure of the questions used but more significantly how the results will be disseminated (Marsh, 1982). Only through the research practices of voluntary participation, informed consent and confidentiality can such possible manipulations be ameliorated (Dane, 1990). The detail of such practices will now be discussed under the “rubric” of ethics.

8.3 Research ethics

Massey University, through which the present study is being conducted, has a comprehensive ethics procedure, which is detailed in the “*Code of ethical conduct for teaching and research involving human subjects*” and administered by the Massey University Human Ethics Committee (2002). MUHEC (2002) discusses the point that

ethical requirements arise from an evolving understanding of the rights and duties of human beings and that while ethics are broader than law, the law can both reflect and clarify ethical duties.

In the New Zealand context staff and students are required to be aware of cultural differences, the Treaty of Waitangi in particular from a bicultural context, and gender and socio-economic differences. Researchers are also drawn to the principles of the University Charter (Massey University, 1997), which asks that researchers recognize the power relationships involved in their work particularly with vulnerable groups of which mature job-seekers certainly constitute.

Of particular relevance to the present study are the five major ethical principles identified by MUHEC (2002, p.1): informed consent, confidentiality, minimising of harm, truthfulness and social sensitivity. Dane (1990, p.40) defines informed consent as "...providing potential research participants with all available information necessary to allow them to make a decision concerning their participation". The key element of informed consent, it is argued, is not the comprehensiveness of the information provided to the participant but rather its relevance to the participant's decision.

Though not expressly stated by MUHEC the principle of voluntary participation is central to the legitimacy of any study. Dane (1990, p. 39) defines voluntary participation as "...the participants' rights to freely choose to subject themselves to the scrutiny inherent in the research". The ethical balance of voluntary participation includes two separate issues: coercion and awareness. Coercion is defined as including "...threats or force, as well as offering more incentive than what would reasonably be considered fair compensation" (Dane, 1990 p, 39).

In the present study each MESA, not participants, was compensated for the administrative costs of assigning staff to help in the collection of surveys for the researcher. As Dane (1990) argues the researcher needs to balance the subjective value of the incentive to participants against the researcher's subjective need to fulfil the obligation to pursue knowledge. As noted, participants in the present study were not directly compensated for their participation except in the vicarious sense that a community organization such as MESA could provide some benefit, not just to participants, but all MESA clients from the

compensation provided. Awareness as a component of voluntary participation is not an issue in the present study as all participants were made aware of their participation and this knowledge is not likely to have influenced mature job-seekers with their responses.

In the present study the information provided to participants was evaluated against MUHEC's (2002, p.26) guidelines, which identifies **seven** elements that must include:

- 1. The names of the people responsible for the research project.** In the present study this was the researcher, the primary supervisor and a senior representative of each MESA participating in the study.
- 2. The procedures which participants will be asked to participate.** In the present study this involved the simple completion of written survey at a MESA office.
- 3. The process of obtaining name for participation in the study.** This issue was addressed through the partnership with MESA where MESA actively participated and supported the study for the benefit of the participants.
- 4. The use of information.** Participants were made aware of the range of publications likely to result from the present study, which includes a PhD thesis, a technical report, research publications and national media articles.
- 5. The storage of information.** All documents were collected, transcribed and held by the researcher.
- 6. The protection of confidentiality and anonymity.** Confidentiality and anonymity could be assured as only aggregations of participant cases were used. With the qualitative aspect of the study short quotations would be selected so that individual identity could not be established.
- 7. The treatment of data upon completion of the project.** It is envisaged that the completed surveys stored in the researcher's office would be destroyed.

As suggested by MUHEC (2002) the information sheet used, considered the possible level of literacy of potential participants, including their familiarity with English (see Appendix 1). In particular participants were made aware of their right to decline to participate, their right to answer a particular question, their right to withdraw from the study at any time, to ask questions about the study, to provide information on the understanding that their name would not be used unless permission is given to the

researcher, and to be given access to a summary of the project findings when the study was concluded.

8.4 Survey content

The first section of the present survey (see Appendix H) requested demographic information such as age, gender and ethnicity, time out of work, why they had become mature job-seekers, their financial responsibility for dependents, and whether they were seeking part-time or full-time work. The section following examined in more depth each respondent's job-search behaviour. A contingency question of note is, '*Have you applied for jobs recently?*' This question was used to select active job-seekers which is central to the proposed research questions.

Following this, respondents were asked about the job sources they used in applying for those jobs. With regard to this question respondents were then asked about their response or lack of a response from employers regarding why they had not been offered a job. Barriers to employment were then addressed requiring the respondent to indicate the barriers they felt they have personally faced against more general barriers faced by mature job-seekers. Next, respondents were requested to indicate on a number of five-point likert type scales their responses to a number of employment related questions and then asked to indicate whether they had received any training. Finally, respondents were asked an open-ended question about how they felt about being unemployed, which was qualitatively analysed in a separate section of this study using the qualitative strategy of grounded theory.

8.5 Key variables

Key variables with regard to job-seekers (not necessarily mature) include the duration of unemployment, which has been shown to be the key determinant regarding the physiological and psychological health of unemployed job-seekers (Rowley & Feather, 1987; Winefield, Tiggeman, Winefield, & Goldney, 1991). Duration of unemployment has also been shown to be associated with the ability of job-seekers to sustain their job-seeking efforts (Kulik, 2001).

The next significant variable is job search effort, which was measured using common measures that were adapted to New Zealand's particular labour market (Barber, Daly, Giannantonio & Phillips, 1994; Wanberg, Watt, & Rumsey, 1996; Kulik, 2001). Each respondent was asked which of the following nine job search methods they had used in their job search recently: answered job advertisements, telephoned to make an appointment, searched the internet for jobs, registered with the local MESA branch, sent out a curriculum vitae, visited workplaces/ knocked on doors, tried friends, family and other contacts, contacted WINZ (National social welfare agency), and visited recruitment agencies. Summing each of the nine items selected by participants and dividing by nine derived a score that was labeled "*job search effort*". A reliability analysis of this nine item scale showed a strong reliability of $r = 0.77$ (Cronbach's Alpha).

As suggested by Schwab et al. (1987) a number of studies have employed job-search effort measures requiring the respondent to indicate against each of the sources how often they were used (Barber et al. 1994; Wanberg et al. 1996; Saks & Ashforth, 1999; Kulik, 2001) with Saks and Ashforth (1999) particularly critical of the use of dichotomous measures. What must be noted however is that various measures of job search behaviour and effort have generally all had significant relationships with key independent variables such as unemployment duration and employment status (Rowley & Feather, 1987; Saks & Ashforth, 1999) using dichotomous or multiple interval scales. The concern of the researcher was the accuracy of recall regarding recent job-seeking behaviour; a concern also voiced by Rowley and Feather (1987).

There is no definitive list of job search sources and so the present list of nine job-search sources reflects a combination of the existing literature and advice received from MESA. Two distinctions are identified by the literature that can be made with regard to job search sources. First, there is the distinction between job search preparation and the active job-search itself (Blau, 1994). Job search preparation entails such things as organising a curriculum vitae, registering with recruitment agencies and searching for job advertisements through the internet and print based sources.

The present study has focused upon the active job-search and so the job-search preparation perspective has been technically omitted yet it is implicit in such activities as answering job advertisements and sending out a curriculum vitae. The point of focusing

on active job-search sources is that while someone may have a look at advertisements in the paper or even put a curriculum vitae together they can both be done without having to actually talk to anyone.

Registering with MESA is more an active behaviour than preparing a curriculum vitae because it would entail a face-to-face meeting and for many job-seekers represents an acceptance of their circumstances that they may not have previously acknowledged. The second distinction that is often made is that between formal and informal job search sources. In the present study the job search-sources of tried family and friends, visited workplaces and telephoned to make an appointment are three distinctly informal job-search sources identified in the literature.

8.6 Sampling strategy

Sampling refers to taking a portion of a population or universe as representative of that population or universe (Kerlinger & Lee, 2000). This does not mean that the sample taken is representative but rather taking a sample of the population and considering it to be representative. Random sampling as defined by Kirk (1990, p.8) is:

The method of drawing samples from a population such that every possible sample of a particular size has an equal chance of being selected is call *random sampling*, and the resulting samples are *random samples*.

As Kerlinger and Lee (2000) point out, we can never be sure that a random sample is representative of the population from which it is drawn. In research, a representative sample means that the sample has approximately the characteristics of the population relevant to the research in question. In the present study we are seeking *representative* mature job-seekers that we hope will reflect the greater mature job-seeker population. In this regard, we hoped to gather a sample that reflected gender proportions, age and time out of work of the labour force population as well as other relevant characteristics.

A key issue in the present study then is gathering a representative sample of the greater mature job-seeker population. The practical cost of accessing a random sample of mature job-seekers in New Zealand was beyond the present researcher though the Household

Labour Force Survey, conducted by Statistics New Zealand is a good example of a large scale (25,000 participants) survey that could potentially access a representative sample. Giving each mature job-seeker, defined as 40 years and over and actively seeking work, an equal opportunity to participate in the present study, while desirable is not possible. Instead, a non-probability sampling approach was used similar to that undertaken by Kulik (2001) in his Israeli study where 559 job-seekers were accessed through randomly selected “employment service bureaus” in one of three geographical regions: north, central and south. Kulik’s sample then can only be said to be representative of clients who accessed the employment service bureaus because there is a possibility that particular types of mature job-seekers will use that resource.

Similarly in New Zealand the present sampling strategy was determined by geography, which allowed the present researcher to select mature employment service agencies spaced throughout the North and South Islands. There are so few MESAs in New Zealand that the present study, in essence, surveyed the majority of operating MESAs making random selection of the existing MESAs less important than having a geographical spread. As a result of this sampling approach we would have a “relatively” representative sample of New Zealand MESA clients than of mature job-seekers in the general population.

The practicalities of using MESA (Mature Employment Support Agencies) as a data collection point meant that every job-seeker who reported to one of the selected MESA offices between 1 November 2000 and 31 May 2001, and who had not previously completed the survey, were given an opportunity to participate voluntarily in the study. The researcher was advised that contacting mature job-seekers in any other way was unlikely to be successful. The use of MESA premises meant that respondents were able to complete the survey with the assistance of staff, which allowed for clarification of questions and general encouragement to actually complete the survey.

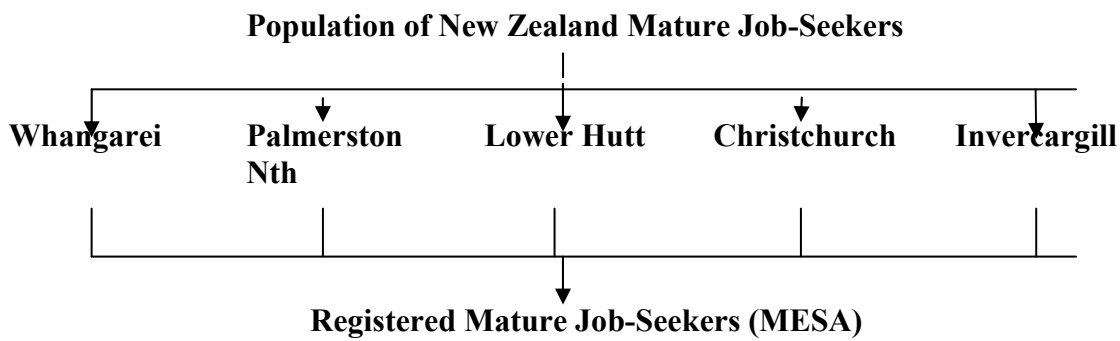


Figure 9: Sampling frame for mature job-seeker study

This sampling approach also had the advantage of sampling mature job-seekers who through their behaviour of presenting themselves at a MESA could be reasonably viewed as active job-seekers. Given the suggestion that many mature job-seekers exit the labour market, especially after 55 years of age, it is important that we did not sample mature workers without jobs who are effectively retired.

8.7 Survey administration

On the advice of MESA, representatives were brought to a central location for training in data collection procedures where the issues of voluntary participation, informed consent and confidentiality were also covered. Given the nature of the data collection the questionnaires were kept to five pages with each survey taking no longer than 20 minutes to complete. This ensured good levels of participation and forced the researcher to only include relevant measures in the questionnaire. One issue particularly relevant to the present study was highlighted by Barber et al., (1994) who question the value of measures that participants would have difficulty in recalling with any reliability such as how frequently they used a particular strategy.

An over-riding feature was the need to increase participation through plain language and ease of completion. So much of the previous job search literature has used essentially highly educated students (Schmit, Amel & Ryan, 1993) or have engaged respondents in questionnaires that took as long as 60 minutes to complete (see for example Kulik, 2001).

The OECD (2000) definition of a mature worker is 55+ years whereas the research literature sees 45 years as defining the mature worker (Warr, 1994). In the present study the age of 40 years was used to define the mature worker, for two reasons: (1) MESA advised the researcher that a considerable number of their clients, especially women, were under 45 years and viewed themselves as mature workers, and (2) New Zealand labour force participation rates (LFPR) are rising for women through the 40-44 age cohort and peak in the 45-49 cohort (Statistics New Zealand, 2002). By beginning at age 40 years the data is more likely to illustrate gender differences in job search behaviour.

8.8 Self-reported data

The present study is unusual in the sense that participants completed the survey with the assistance of MESA staff. This was not an interview survey where the interviewer noted the respondents' answers but rather invited the respondent to participate, explain the study and be available for any questions if the participant encountered anything they were unsure about. This aspect of survey administration illustrates Babbie's (1998) point that surveys can offer strong reliability of data collection, which is a strength of the present study. By having staff available to answer questions respondents were also given a reassurance and assistance that postal surveys cannot provide.

There are four main sources of invalid and unreliable self-reported information: (1) subject's failure to understand a question, (2) subject's failure to accurately recall the answer, (3) subject's indecision, and (4) subject's dishonesty (Ellis, 1994). The extent to which respondents fail to understand questions is unknown, though Ellis (1994) suggests that it is safe to assume that this is a significant problem that needs to be addressed with a pre-test. In the present study a pre-test was conducted with a number of mature job-seekers as well as the staff at the Palmerston North MESA.

Regarding a subject's failure to accurately recall answers two factors have been shown to influence such accuracy. The first is time since an event and the other is the novelty or the importance of the event (Linton, 1979). In the present study mature job-seekers were selected because of their status of looking for work. The circumstances relating to why they have become mature job-seekers, such as redundancy or dismissal for example, can

certainly be assumed to be important and certainly novel with respondents facing little difficulty in recalling such significant life events.

By contrast the other issues of interest, job-search behaviour, cannot be assumed to be so readily important or novel. For example talking to family and friends about their employment situation can occur at almost an unconscious level, similarly how many job-advertisements have been replied to or employers that have been contacted. Some researchers such as Saks and Ashforth (1999) have required job-seekers to recall in much detail the types of job-search methods employed and the extent to which they have used them over a period of time. Rowley and Feather (1987) in particular question the ability of job-seekers to recall with accuracy such information and suggests that the simplest job-search measures have been shown to have significant relationships with key independent variables.

As Ellis (1994) notes, research has shown that people sometimes change their minds on topics during the course of completing a survey, particularly thematic surveys, in which lengthy and in-depth coverage is given to a single topic. In the present study the survey is deliberately less than 20 minutes long to encourage participation but also to avoid participants musing too long over a topic that is highly personal to the respondents involved.

The final open-ended question is deliberately placed because by the time respondents reach this question, about their experience of unemployment; they have hopefully been stimulated by previous questions. Secondly, the issues addressed are those that all participants can be assumed to have genuine personal experience of and so their views about the importance of employment could be expected to be a relatively stable feature. The only tendency here may be that respondents overstate the significance of paid employment to them, though this is mitigated by the selection of “active” job-seekers.

Finally, there is the issue of subject dishonesty. Ellis (1994) argues that if respondents agree to take part in a study a researcher can generally assume that they will try to provide honest answers to the questions they are asked. In the present study the only question that may pose the risk of dishonesty is that which requests how respondents became mature job-seekers. The reason for this is that one of the possible selections is

that of dismissal other than through the more “legitimate” dismissals of compulsory and voluntary redundancy. The possible shame of dismissal may engender a dishonest response though the numbers regardless could never be expected to be too great.

Perry (2001) for example appears to have subsumed this into the “job loser other” category to avoid this possible conflict for the respondent. Also, given what others have written about how “unhappy” the unemployment experience is for many people there is also some concern about respondent responses will be toward the final open-ended question. During the pre-test these concerns were generally allayed with the comment that many respondents would relish the opportunity to describe their experience as a mature job-seeker in New Zealand.

8.9 Quantitative analysis

To quote Dane (1990, p.236)

Descriptive research involves attempting to define or measure a particular phenomenon, usually by attempting to estimate the strength or intensity of a behaviour or the relationship between two behaviours.

One of the purposes of descriptive research is to generalise: to relate the findings gathered from the research situation to other situations. Generalisation requires external validity: the similarity between the physical and social aspects of the research environment and the target environment (Cook & Campbell, 1979). Generalisation also requires the use of inferential statistics.

When we attempt to generalise results we make an inference about the relationship between the research participants and target of our generalisation. Inferential statistics are defined as “...values calculated from a sample and used to estimate the same value for the population” (Dane, 1990, p.237). Inferential statistics are estimates based on a given sample of qualities or quantities existing in a larger group of individuals. The basis for all inferential statistics is the mathematical principle known as the central limit theorem.

One important aspect of central limit theorem is that it enables one to use a sample to estimate a population if the sample has been obtained by random selection. Random

selection is defined as the "...process by which every member of the population had an equal opportunity to be included in the sample" (Dane, 1990, p.238). Second, if we have a random sample we can use it to estimate the amount of measurement error associated with any values obtained from the sample.

In the present study of mature job-seekers the sample of participants have not been obtained using random selection as prescribed. While not desirable the results obtained from the descriptive data analysis have external validity because they are able to be compared with published demographic figures. The main issue is to make sure that readers of the results are made aware of the limitations of the data collection so that they can interpret the results with this in mind.

As Babbie (1998) points out tests of significance (inferential statistics) make sampling assumptions that are virtually never satisfied by actual sampling designs. Second, inferential statistics depend on the absence of non-sampling errors, which he argues are a questionable assumption in most actual empirical measurements. Third, in practice inferential statistics are too often applied to measures of association that have been computed in violation of the assumptions made by those measures. The example he provides is that of using product-moment correlations computed from ordinal data. Finally, statistical significance is too easily misinterpreted as "strength of association" or substantive significance: that is because a result is significant it is also important.

8.9.1 Analysis of frequencies

In the present study three types of analyses will be primarily used: crosstabulations, contingency table analysis and analysis of variance (ANOVA). As noted by Kerlinger and Lee (2000) the simplest way to analyse data to study relations is by cross-partitioning frequencies or crosstabs as they are more commonly known. The analysis associated with crosstabs is called contingency analysis, or contingency table analysis. The statistical analysis commonly associated with frequencies is the χ^2 (chi-square). A crosstab is defined as "...a numerical tabular presentation of data, usually in frequency or percentage form, in which variables are cross partitioned (Kerlinger & Lee, 2000, p.224)."

Crosstabs are a common form of analysis that can be used with almost any kind of data though it is principally used with categorical or nominal data. Crosstabs are very useful for simple description of data but also in helping a researcher determine the nature of relations between variables. The simplest form of a crosstab is a 2-by-2 (or 2 X 2) table where each of the two variables has two levels: for example gender (male or female) and employment status (employed or unemployed). While there are no generally accepted rules for setting up crosstabs it is suggested that the percentages are calculated from the independent variable (column variable) to the dependent variable (row variable). Crosstabs with frequencies can sometimes be interpreted without converting them to percentages but only when the relation is very clear.

Wickens (1989) suggests three types of studies can be analysed using contingency table analysis producing three different types of hypotheses: independence between variables, homogeneity of proportions and unrelated classification. The present study will use the independence between variables hypothesis where respondents are sampled and then measured on two response variables: the row and column variables. In these studies the total number of participants is controlled, but not the number of individuals in the columns or in the rows. The relationship between the row and the column variables in the population is being evaluated.

There are primarily two assumptions underlying contingency table analysis. First, the observations for a contingency table analysis are independent of each other. As explained previously this condition has been met with mature job-seekers completing the short questionnaire independent of each other. Second, contingency table analyses yield a test statistic that is approximately distributed as a chi-square when the sample size is relatively large. Green, Salkind and Akey (1997) suggest there is no simple answer to the question of what sample size is large enough. Rather they argue that greater attention should be given to large tables if more than 20 percent of the cells have expected frequencies that are less than 5. In the present study analyses that breach this will be drawn to the attention of the reader.

Regarding levels of statistical significance the chi-square statistic, χ^2 will tell us nothing about the magnitude or strength of any relation. Cramer's *V* is seen as the most applicable and can be used with any size contingency or crosstab table along with the

advice that for handling categorical data calculate χ^2 , calculate V , calculate the percentages and then interpret the data using all of the information (Kerlinger & Lee, 2000). Cramer's V will then be used along with the phi-coefficient (ϕ) as tests of significance to help the reader understand the nature of the relations identified in the present study.

8.9.2 Analysis of variance (ANOVA)

An alternative to contingency table analyses is inferential data analysis methods such as Analysis of Variance (ANOVA). The three assumptions regarding the nature of the data to be used in this analysis are that the dependent variable is normally distributed for each of the populations as defined by the different levels of the factor. Tests of normality such as Kolmogorov-Smirnov (Lilliefors) are often used to establish normality. Second, the variances of the dependent variable are the same for all populations. The Levene's Test of Homogeneity is often used for this purpose. Finally, the cases represent random samples from the populations and the scores on the test variable are independent of each other (Green, Salkind & Akey, 1997).

As will be shown in the analysis, the dependent variable does not meet all of the assumptions required for ANOVA. Alternative non-parametric analyses were then conducted such as Kruskal Wallis and Mann Whitney U tests that use rank ordered data and compared against the results of the ANOVA tests with no differences observed in the final results. ANOVA then has been used in the present results simply because they best illustrate the points trying to be made while also keeping the limitations of the data in mind.

8.10 Qualitative analysis

The primary analysis of the present study will focus upon the quantitative variables as they relate to mature job-seekers and their job-seeking attitudes and behaviours. Another, and no less important aspect of the present study will be a qualitative analysis of the mature job-seeker experience of unemployment. To focus solely upon the quantitative analysis is to ignore the rich, though often highly charged, emotions surrounding unemployment. Representatives of MESA in particular were keen that the research provided the opportunity for those mature job-seekers who wished to take it to put their perspective on the mature job-seeking experience. In the present study this opportunity was created simply by asking respondents as a final question ... “How do you feel about being unemployed?”

Qualitative data, usually in the form of words rather than numbers, have always been the staple of some fields in the social sciences such as anthropology, history and political science. More recently researchers in other disciplines such as psychology, sociology, linguistics, business studies and health research have shifted towards a qualitative paradigm (Miles & Huberman, 1994). Qualitative data as a source are described as well-grounded, rich descriptions and explanations of processes in identifiable local contexts. Words especially organised into incidents or stories have a concrete meaningful essence that often proves far more convincing to the reader than pages of summarised numbers (Miles & Huberman, 1994). An excellent example of this is the study of unemployment in the Austrian village of Marienthal during the 1930s which researchers repeatedly return to when wanting to somehow capture the depth of emotion absent from statistical analyses of unemployment in particular (Jahoda, Lazarfeld, & Zeisel ,1972).

8.10.1 Qualitative paradigms

Denzin and Lincoln (1994) describe qualitative research as an interpretive multi-method approach to the study of people in their natural surrounding. Qualitative research emphasises processes and meanings that are not rigorously measured in terms of quantity or intensity, the socially constructed nature of reality, the relationship between the

researcher and the researched, and the situational constraints that influence inquiry (Highlen & Finley, 1996).

To quote Guba and Lincoln (1994, p.105):

Questions of method are secondary to questions of paradigm, or the basic belief system or worldview that guides the investigator, not only in choices of method but in ontologically and epistemologically fundamental ways.

The consideration of basic paradigms therefore is essential to any discussion of qualitative data analysis. Highlen and Finley (1996) argue that there are essentially five basic paradigms amongst the numerous proposed (Denzin & Lincoln, 1994). These include positivist, post-positivist, interpretive/ constructivist, critical and post-structural. For most qualitative researchers reality is socially constructed which is antithetical to the positivist position. A positivist approach to the present study, for example, would be to simply conduct a content analysis of the particular question where the frequencies of certain words or phrases would be noted on prepared coding sheets. What would be examined would be pre-determined by examining the literature.

Post-positivist researchers strive to address some of the criticisms levelled at the positivist paradigm. Objective reality is assumed to exist, however, it can only be approximated (Cook & Campbell, 1979). Although researchers seek an objective stance they acknowledge that interactions between investigators and participants affect the data. Researchers using grounded theory generate theory from data or, if theories relevant to the investigation exist, modify these theories as new data are gathered. Researchers schooled in the positivist tradition can apparently accept and adopt this inductive approach to theory building more easily than methods associated with other qualitative paradigms. Interviews and observations are frequently the source of data for grounded theory research (Highlen & Finley, 1996).

By contrast the interpretive paradigm is concerned with understanding the participant's world. Reality is constructed through human interaction and is seen as relative so that multiple realities exist. A result of this is that the interactions between the investigator and participants create the findings as the investigation unfolds. This process is reflexive;

information gathered from participants is fed back to them for verification of its accuracy. Research within this paradigm uses methods that allow the investigator to record participant observations accurately and to uncover the meanings that participants ascribe to their life experiences (Denzin & Lincoln, 1994). With sufficient resources this approach would have suited the present study so that the researcher could have sought clarification with the mature job-seeker participants over what they have written in their open-ended question. Resource and philosophical constraints mean that this approach is beyond the present study.

The critical paradigm appeals because as Gibson (1986) suggests its purpose is emancipatory and transformational with, in the context of the present study, mature job-seekers using the study to gain knowledge and power necessary to be in control of their lives. The researcher must accept that this is not the purpose of the present study enviable as it may appear. Finally, a major purpose of the post-structural paradigm is deconstruction: that is, to destabilise and challenge any given interpretation of socially constructed reality as complete knowledge.

The poststructuralist perspective challenges the claim of any text to possess external authority. No text can be authoritative or valid because any text can be deconstructed using its internal structural logic. Values and politics, rather than methodological validity assume prominence in the evaluation of research. The issue of power as related to culture, gender, ideology, language/text, relevance and advocacy becomes critical.

A poststructural analysis in the present study would then examine participant's experience of unemployment in the context of their relative power and position within society. As Highlen and Finley (1996) suggest, poststructural research often focuses on the unheard voices of those with less power and privilege: a position that certainly appears to describe mature job-seekers.

In conclusion the post-positivist approach is the most appropriate paradigm for the present study given the existing positivistic survey methodology, but also because of the existence of historically significant qualitative research addressing the experience of unemployment. The present study accepts that to give sufficient attention to the other paradigms, the interpretive paradigm in particular, the realities of the present data

collection meant that there was no way the mature job-seeker experience could be captured in this desirable way. The qualitative aspect to the present study, while limited paradigmatically, makes a useful contribution because it should at least give some voice to the participants: the mature job-seekers.

8.10.2 Qualitative strategies

Once researchers select a paradigm that is consistent with their worldview and the questions they wish to address, a suitable strategy is then selected for operationalizing this inquiry. It is interesting to note that the basic data collection strategy of the present study of asking an open-ended question at the end of a traditional survey fits within the grounded theory strategy described as the development of theory grounded in systematically collected and analysed data (Highlen & Finley, 1996).

A useful contrast would be to examine the equally appealing qualitative strategy of phenomenology that is generally associated with the interpretive paradigm. A study solely examining the mature job-seekers experience of unemployment would certainly suit this worldview and would be best investigated through in-depth interviews and the ability of participants to provide “member checks” on whether what has been captured reflects what the participant sees as their experience of unemployment. For the purposes of the present study a post-positivist worldview using the grounded theory method of examining the systematic collection of one open-ended question is the appropriate approach.

8.10.3 Analysis

Although data analysis guidelines exist there are no firm rules that govern the procedures because qualitative inquiry at every stage depends upon the capabilities of the researcher, the analysis ultimately depends on the intellect and style of the analyst. This human factor is described as the great strength and fundamental weakness of qualitative inquiry and analysis (Patton, 1990). Patton (1990) takes this issue further by suggesting that given that qualitative study is unique, the question is not how closely the researcher followed the guidelines but rather how well the data analysis guidelines were reported.

Data analysis is a non-linear process of bringing order, structure and meaning to the data in the search for general statements about relationships among categories of data (Marshall & Rossman, 1995). Data analysis occurs at every point in the research process: while planning the investigation, during data collection, and after data collection as themes and interpretations are refined (Huberman & Miles, 1994).

In the present study the human factor is simply the researcher who will come into contact with the surveys during the data collection period from November to May. Initial observations of the open-ended question will be the starting point for formulating and trying to bring order to what will no doubt be an overwhelming volume of data. Consistent with the post-positivist approach of utilising existing models the researcher will certainly take advantage of examining this material. The discipline of the literature review has meant some attention has already been devoted to existing models describing the experience of unemployment, but not the mature experience of unemployment.

8.10.4 Analysis Strategies

Marshall and Rossman (1995) suggest that there are five categories of data analysis strategies: organising the data, generating categories, themes and patterns, testing emergent hypotheses against the data, searching for alternative explanations of the data, and writing the research report.

In the present study the organization of the data is captured simply by its place within an existing survey. By contrast the process of generating categories and themes will present just as much as a challenge as more traditional qualitative data sources. Glesne and Peshkin (1992) recommend the use of codes when generating themes and emphasise the progressive process of coding by clumping into major categories and then categorising within each clump. They suggest that deciding how codes fit into categories and how they are interrelated is exciting but tedious, and requires much creativity as well as persistence.

With regard to testing emergent hypotheses against the data there is likely to be a constant process of iteration as hunches are continually refined about how mature job-seekers describe their experience of unemployment. The fifth and final process of searching for

alternative explanations, like testing for emergent hypotheses, is also likely to occur simultaneously with the other processes. Highlen and Finley (1996) suggest searching for alternative explanations through coding from multiple perspectives and having multiple researchers of different backgrounds code the same piece of data. For the purposes of the present study multiple perspectives will not be sought even though in other circumstances this would be a logical idea.

8.10.5 Writing the report

Denzin (1994) argues that researchers must address three issues as they move from the field to the construction of the report: sense making, representation, and legitimisation. Sense making addresses the questions of “What will be addressed?” and “How will it be represented?” Second, representation deals with the voice of the text and the text’s audience. The participant’s voice, often termed the “Other,” and the author’s role in the reflexive text are important considerations.

As Denzin (1994) notes, representation is always self-representation because the researcher determines both the content and order of the presentation. Third, legitimisation is the correspondence of the text to an agreed-upon standard, such as epistemological validity or valid exemplars that are accepted by the scientific community. In the present study the validity of the representation of the results will be gauged against the models already present regarding the experience of unemployment.

To conclude, the present study uses the survey method in the field setting of MESA premises to collect data reflecting mature job-seekers approach to the labour market. The primary data analysis strategy is descriptive using a combination of frequency analysis and ANOVA statistical analyses. Secondary analysis of the open-ended question, “*How do you feel about being unemployed?*” uses the qualitative strategy of grounded theory, which uses an inductive process of building theory from individual cases (mature job-seekers) closely reflecting the post-positivist paradigm of the present study. The result is a methodology that allows the present researcher to compare and contrast with relevant international studies as well as contribute to a unique New Zealand perspective of what it means to be a mature job-seeker.

CHAPTER NINE:
RESULTS
MATURE JOB SEEKER CHARACTERISTICS

9.1 Introduction

The following seven chapters present and discuss the results relating to the research questions of: 1) Who are mature job-seekers, 2) How do these mature job-seekers go about their job-seeking activities, 3) What barriers confront mature job-seekers in their job-search, and 4) What is it like to be a mature job-seeker? Chapters 9 to 14 provide a primarily quantitative and descriptive account compared to the qualitative post-positivist approach of Chapter 15, which examines the written comments of mature job-seekers and their experience of unemployment.

The present chapter examines the results from questions 1 to 5 of the survey that deals with five issues in particular: 1) the gender of mature job-seekers, 2) their age, 3) the ethnicity and region of job-seekers, 4) the time each respondent has been out of work, and 5) the reason for becoming a mature job-seeker and the reason for not looking for work.

9.2 Gender of mature job-seekers

The present study consists of 947 mature job-seekers, of who 448 (47.3 percent) were male, 443 (46.8 percent) were female, and 56 (5.9 percent) did not indicate gender (see Table 7).

Table 7**Gender of mature job-seekers**

Gender	N	Percent	Valid Percent
Male	448	47.3	50.3
Female	443	46.8	49.7
Total	891	94.1	100.0
No response	56	5.9	
	947	100.0	

Table 8**Age and gender of mature job-seekers**

Age Group	Gender				Total	
	Male		Female			
40-45	71	16.4	137	31.5	208	24.0
46-50	73	16.9	109	25.1	182	21.0
51-55	138	31.9	111	25.5	249	28.7
56-60	98	22.6	51	11.7	149	17.2
61-65	46	10.6	16	3.7	62	7.1
66-70	5	1.2	7	1.6	12	1.4
71-75	2	.5	2	.5	4	.5
76+			2	.5	2	.2
Total	433	100.0	435	100.0	868	100.0

9.3 Age of mature job-seekers

Table 8 shows that the largest age cohort is 51-55 with 28.7 percent of total mature job-seeker responses. Table 8 shows that the largest age cohort for men is also the 51-55 age cohort (31.9 percent) while the largest age cohort for women is the 40-45 age cohort (31.5 percent). For men the majority of respondents are aged 46 to 60 years (71.4 percent) while for women the majority of respondents are “younger”, aged 40 to 55 years (82.1 percent).

Table 9**Mature job-seekers by age dichotomy and gender**

Age Dichotomy	Gender				Total	Percent
	Male		Female			
*Young	282	65.1	357	82.1	639	73.6
*Mature	151	34.9	78	17.9	229	26.4
Total	433	100.0	435	100.0	868	100.0

*Young = 40-55 years, *Mature =56+ years

Table 9 highlights the age dichotomy that will be used in the following analyses because it illustrates the key definitional issue of what age someone becomes a mature worker. Using the traditional economic definition of what it means to be a mature worker (56+ years), such as that employed by the OECD (1995), only 26.4 percent of the present sample would be defined as mature workers or mature job-seekers as they are termed in the present study. Of the 229 respondents that fall within this definition, 151 or 34.9 percent would be male. To only examine these 229 respondents would be to ignore the other 639 respondents who presented themselves at a mature employment agency as mature job-seekers.

9.4 Ethnicity

Table 10 shows that the respondents are New Zealand Europeans (73.3 percent), Other European (12.5 percent) and New Zealand Māori respondents (11.6 percent). Pacific Peoples' respondents are least represented with 2.5 percent of total respondents.

Table 10**Mature job-seekers by ethnicity and age group**

Ethnicity	Age Group					Total	Percent
	40-45	46-50	51-55	56-60	61+		
NZ European	132	142	196	109	65	644	73.3
Other European	26	13	28	24	19	110	12.5
NZ Māori	44	21	23	9	5	102	11.6
Pacific People	8	6	4	1	3	22	2.5
Total	210	182	251	143	92	878	100.0

9.5 Region

The region from which mature job-seeker responses are obtained is a key aspect of the present study because it relates to the process of data collection detailed in chapter eight. Without the cooperation of Mature Employment Support Agencies (MESA), found throughout the regions of New Zealand, the present study would not have been possible. Table 11 illustrates the geographical spread of the data collection for the present study from the top of the North Island (Whangarei) to the bottom of the South Island (Invercargill).

Table 11

Mature job-seekers by region

	N	Percent
Palmerston North – Central North Island	292	30.8
Invercargill – Lower South Island	252	26.6
Christchurch – Central South Island	226	23.9
Whangarei - North of North Island	133	14.0
Lower Hutt - Lower North Island	44	4.6
Total	947	100.0

9.6 Time out of work

The following analyses examine the issue of time out of work. Time out of work and unemployment will be used synonymously in the present study even though for official purposes unemployment has a specific definition in relation to eligibility for social welfare benefits and official statistics. In the present study the researcher simply asks each respondent, “How long have you been out of work?”

Table 12**Mature job-seekers by age groups and time out of work**

Time out of work	Age Groups								Total	%
	40-45	46-50	51-55	56-60	61-65	66-70	71-75	76+		
Less than a month	31	26	30	15	7	1			110	13.9
One to three months	27	21	32	16	6				102	12.9
Four to six months	20	24	36	21	4				105	13.3
One year	29	23	38	25	16	2			133	16.8
Two years	19	19	23	14	10	1		1	87	11.0
Three years	12	11	16	9	3	2	1		54	6.8
Four years	7	8	6	8	6	1			36	4.5
Five years	15	15	13	7	5	1		1	57	7.2
Longer	37	17	25	12	10	4	2	1	108	13.6
Total	197	164	219	127	67	12	3	3	792	100.0

Table 12 shows that the majority of respondents in the present study indicated that they had been without paid work for about a year (16.8 percent). Of interest are those respondents out of work for less than a month (13.9 percent) and those respondents at the other end of the spectrum who have been without work for more than 5 years (13.6 percent).

Table 13**Mature job-seekers by age groups and unemployment dichotomy**

Time out of work	Age Groups										Total (%)	
	40-45 (%)		46-50 (%)		51-55 (%)		56-60 (%)		61+ (%)			
*STU	107	54.3	94	57.3	136	62.1	77	60.6	36	42.4	450	56.8
*LTU	90	45.7	70	42.7	83	37.9	50	39.4	49	57.6	342	43.2
Total	197	100	164	100	219	100	127	100	85	100	792	100

*STU = Unemployed <12 months, LTU= Unemployed >12 months

Table 13 addresses the definitional issue of short-term unemployment versus long-term unemployment. The following analyses will define long-term unemployment as being without work for more than 12 months (OECD, 1995) even though New Zealand government agencies use 6 months or 27 weeks without work to define long-term unemployment. What needs to be kept in mind with the following analyses is that many

of the respondents have been without work without necessarily being unemployed because they have withdrawn from the paid labour market to participate in the unpaid labour market of family households.

Table 13 shows that 56.8 percent (450) of respondents have been without work for 12 months or less, compared to 43.8 percent (342) of respondents who have been without work for more than 12 months. Table 13 also shows that long-term unemployment is highest for the oldest cohort of 61 years and over, with 57.6 percent of these mature respondents indicating being without a job for more than 12 months. By contrast each of the other age cohorts have less than 50 percent long-term unemployed respondents.

Table 14
Mature job-seekers by gender and time out of work

	Gender				Total	%
	Male	%	Female	%		
Time out of work						
Less than a month	60	14.8	47	13.0	107	14.0
One to three months	46	11.4	55	15.2	101	13.2
Six months	65	16.0	39	10.8	104	13.6
One Year	72	17.8	61	16.9	133	17.4
Two years	48	11.9	34	9.4	82	10.7
Three years	31	7.7	21	5.8	52	6.8
Four years	16	4.0	17	4.7	33	4.3
Five years	29	7.2	26	7.2	55	7.2
Longer	38	9.4	61	16.9	99	12.9
Total	405	100.0	361	100.0	766	100.0

Table 14 shows that with regard to time out of work there are some interesting differences across gender. For example, for both male and female mature job-seeker respondents, one year without work, was the most selected category with 17.8 percent and 16.9 percent respectively. However, 16.9 percent of female respondents also indicated that they had been without work for more than five years compared with 9.4 percent of male respondents. Further analysis suggests this is mainly due to those “younger” women (40

to 55 years) who have been engaged in unpaid employment at home rather than being truly long-term unemployed but who can honestly answer the question that they have indeed been without work for more than 5 years (see Table 16).

9.7 Reason for becoming a mature job-seeker

Table 15 shows two clear selections for becoming a mature job-seeker: “*Returning from family responsibilities*” (26.8 percent), and “*Compulsory redundancy*” (25.9 percent). These two selections also indicate a clear gender bias with proportionately greater numbers of women selecting “*Returning from family responsibilities*” (39.6 percent) and proportionately greater numbers of men selecting “*Compulsory redundancy*” (35.5 percent).

Table 15

Reason for becoming a mature job-seeker by gender

Reason for becoming a job-seeker	Gender				Total	(%)
	Male	(%)	Female	(%)		
Returning from family responsibilities	63	14.4	168	39.6	231	26.8
Compulsory redundancy	155	35.5	68	16.0	223	25.9
Voluntary redundancy	45	10.3	33	7.8	78	9.1
Dismissed from job	38	8.7	12	2.8	50	5.8
Newly arrived in NZ	23	5.3	15	3.5	38	4.4
Health & Disability	22	5.0	19	4.2	40	4.6
Lack of work & hours	19	4.3	21	5.0	40	4.6
Returning after early retirement	18	4.1	16	3.8	34	3.9
Self employed – closed/sold business	12	2.7	4	.9	16	1.9
Moved to new location	11	2.5	11	2.6	22	2.6
Want to change job	8	1.8	25	5.7	32	3.7
Other	8	1.8	6	1.4	14	1.6
Contract ended	7	1.6	1	.2	8	0.9
Returning from study	5	1.1	8	1.9	13	1.5
Seeking work the first time	3	.7	10	2.4	13	1.5
Relationship ceased	.		9	2.1	9	1.0
Total	437	100.	424	100.	861	100.0

The two selections of “*Want to change job*” and “*Lack of work and hours*” represent a small sample of job-seekers in the present study who were employed but using the services of MESA. Understandably they have been removed from certain analyses given that they have not been without work as defined by question 4. Comments from these job-seekers suggest a certain level of underemployment is their primary frustration; certainly no job-seekers in the present study indicated they wanted less hours or less work.

Other points of note in Table 15 include the greater numbers of males (8.7 percent) indicating “*Dismissed from the job*” compared to females (2.8 percent); the greater number of males (2.7 percent) indicating “*Self employed – closed business*” compared to females (0.9 percent), and finally the number of women who indicated they had become mature job-seekers because a “*Relationship had ceased*” (2.1 percent).

Table 16**Female reasons for becoming a job-seeker by age dichotomy**

Reasons for becoming a job-seeker	Age Dichotomy				Total	(%)
	Young	(%)	Mature	(%)		
Returning after family responsibilities	149	43.7	16	21.3	165	39.7
Compulsory redundancy	52	15.2	16	21.3	68	16.3
Voluntary redundancy	27	7.9	6	8.0	33	7.9
Want to change job	19	5.6	5	6.7	24	5.8
Lack of work & hours	16	4.7	4	5.3	20	4.8
Health & Disability	13	3.8	5	6.7	18	4.3
Dismissed from job	12	3.5			12	2.9
Newly arrived in NZ	11	3.2	1	1.3	12	2.9
Moved to new location	10	2.9	1	1.3	11	2.6
Returning from study	8	2.3			8	1.9
Seeking work the first time	7	2.1	2	2.7	9	2.2
Relationship ceased	7	2.1	2	2.7	9	2.2
Self employed - closed/sold	4	1.2			4	1.0
Returning after early retirement	3	.9	13	17.3	16	3.8
Other	2	.6	4	5.3	6	1.4
Contract ended	1	.3			1	.2
Total Female	341	100.0	75	100.0	416	100.0

For women, “*Compulsory redundancy*” (16.3 percent) still represents the second largest reason for becoming a mature job-seeker (see Table 16). The remaining reasons for becoming a younger female mature job-seeker include “*Returning after family*” (43.7 percent); “*Voluntary redundancy*” (7.9 percent); and those “*Wanting to change jobs*” (5.6 percent).

For the “mature female mature job-seekers” the reasons for becoming a mature job-seeker are evenly shared between “*Returning after family*” (21.3 percent); “*Compulsory redundancy*” (21.3 percent); and interestingly, “*Returning from early retirement*” (17.3 percent). As could be logically expected “mature” female mature job-seekers would be less likely to be returning from family responsibilities, more at risk from compulsory

redundancy and more likely to be returning to the labour market after taking early retirement.

Table 17

Male reasons for becoming a job-seeker by age dichotomy

Reasons for becoming a mature job-seeker	Age Dichotomy				Total	(%)
	Young	(%)	Mature	(%)		
Compulsory redundancy	92	33.5	58	38.9	150	35.4
Returning after family responsibilities	39	14.2	23	15.4	62	14.6
Voluntary redundancy	35	12.7	10	6.7	45	10.6
Dismissed from job	31	11.3	6	4.0	37	8.7
Lack of work & hours	15	5.5	4	2.7	19	4.5
Newly arrived in NZ	11	4.0	11	7.4	22	5.2
Health & Disability	11	4.0	9	6.0	20	4.7
Other	7	2.5	1	.7	8	1.9
Moved to new location	7	2.5	4	2.7	11	2.6
Want to change job	6	2.2	1	.7	7	1.7
Returning early retirement	5	1.8	13	8.7	18	4.2
Self employed - closed/sold	5	1.8	7	4.7	12	2.8
Contract ended	5	1.8	2	1.3	7	1.7
Seeking work the first time	3	1.1			3	.7
Returning from study	3	1.1			3	.7
Total Male	275	100.0	149	100.0	424	100.0

For men, younger and mature, “*Compulsory redundancy*” (35.4 percent) is their primary reason for becoming mature job-seekers (see Table 17) though mature male mature job-seekers in the present sample represent a greater proportion of compulsory redundancies (38.9 percent) than younger male mature job-seekers (33.5 percent). For younger male mature job-seekers “*Returning from family*” (14.2 percent); “*Voluntary redundancy*” (12.7 percent) and “*Dismissal*” (11.3 percent) represent the other primary reasons for becoming job-seekers. By contrast, “mature” male mature job-seekers gave as their other reasons for becoming a job-seeker as “*Returning after family responsibilities*” (15.4

percent) followed by “*Returning after early retirement*” (8.7 percent) and “*Newly arrived in New Zealand*” (7.4 percent).

Table 18
Reason for becoming a mature job-seeker by age group

Reason for becoming a job-seeker	Age Groups								Total
	40-45	46-50	51-55	56-60	61-65	66-70	71-75	76+	
Compulsory redundancy	39	50	71	53	24	3			240
Returning from family responsibilities	85	49	60	25	13	1			233
Voluntary redundancy	19	21	26	12	3	1		1	83
Dismissed from job	15	10	18	5	1				49
Health & Disability	6	8	12	9	9				44
Lack of work & hours	8	6	17	7	2				40
Newly arrived in New Zealand	10	6	7	7	4		2	1	37
Returning after taking early retirement	1	1	6	9	8	9	1	1	36
Want to change job	6	9	10	4	2				31
Moved to new location	7	5	6	5					23
Self employed - closed/sold business	1	2	7	5	2				17
Other	4	3	3	3		1	1		15
Seeking work for the first time	4	6	1	1	2				14
Returning from study	3	5	3						11
Relationship ceased	2	2	3		2				9
Contract ended	3	1	2		2				8
Total	213	184	252	145	74	15	4	3	890

The significance of Table 18 is its illustration of the spread of compulsory and voluntary redundancies and dismissals. The majority of the redundancies and dismissals appear to fall distinctly upon those respondents in the 51-55 year age cohort. Other points of interest supporting the robustness of the present sample include the youth of those returning from study with no one appearing in the current sample over the age of 55 years and the increasing age of those selecting early retirement as their primary reason for becoming a job-seeker; again suggesting an appropriate data collection effort.

9.8 Reason for not looking for a job

In the present study an attempt was made to identify active mature job-seekers and in the process identify those job-seekers who had noted that they had not recently looked for work. In other words the researcher sought to identify those job-seekers who would officially be described as “discouraged” and so would not appear in New Zealand’s official unemployment rate if they happened to be included in the quarterly household labour force survey (HLFS). As a result 21.1 percent (181) of mature job-seeker respondents in the present study indicated that they had not recently looked for work even though they wanted and were available for work.

Table 19**Mature job-seeker reason for not looking for a job by gender**

Reason for not looking	Gender		Percent	Total
	Male	Female		
Just starting to look	9	21	16.6	30
Already have a job	5	14	10.5	19
Poor health	12	5	9.4	17
Family responsibilities	6	10	8.8	16
Still studying	4	8	6.6	12
Need a break	4	7	6.1	11
Other reasons	7	2	5.0	9
There are no jobs	4	5	5.0	9
Lack of motivation	7		3.8	7
Lack skills	1	3	2.2	4
Too old	2	1	1.6	3
Mobility / transport problems	1	1	1.2	2
Voluntary work responsibilities		2	1.2	2
No reason provided	20	20	22.0	40
Total	62	79	100.0	181

As Table 19 illustrates, when asked to explain why they had not recently looked for work, respondents gave a variety of responses. The primary reasons why mature job-seekers in the present study said that they had not looked for a job recently were: just “*Starting to look*” (16.6%), that “*They already had a job*” (10.5%), their “*Poor health*” (9.4%), their “*Family responsibilities*” (8.8%) or they were “*Still studying*” (6.6%). Twenty two percent of respondents (40) declined to give a reason as to why they were not actively looking for a job. Of interest are the seven men who indicated they “*Lacked motivation*” to look for work at all.

CHAPTER TEN: DISCUSSION MATURE JOB SEEKER CHARACTERISTICS

10.1 Introduction

Pickersgill et al. (1996) make the point that mature workers do not constitute a homogenous grouping and that to make sense of mature workers requires analysis by such variables as age, gender, ethnicity and skills. The results of the present study support this point strongly; further emphasising the impact policy makers could have in this area of mature employment using considered analysis that acknowledges the heterogeneity of mature workers.

10.2 Gender

For example, the sample in the present study consists of 947 mature job-seekers, of who 448 (47.3 percent) were men, 443 (46.8 percent) were women, and 56 (5.9 percent) did not indicate gender (Table 7). This even gender split of the sample is useful in that it allows for meaningful comparisons between men and women, and is representative of the greater labour market (Statistics New Zealand, 2002). However, the gender split disguises the gendered nature of mature job-seekers that becomes apparent as the results are explored further.

10.3 Age and gender

The first indications of differences between men and women in the present study appear in Table 8. Table 8 shows that the majority of women respondents using MESA services are significantly younger than the men, with the 40-45 cohort representing the largest grouping of mature women job-seekers (31.5 percent). This finding provides support for the idea that many women are returning to the workforce and see MESA as one mechanism for supporting them back into the labour market.

With regard to men, their responses peak in the 51-55 cohort (31.9 percent) which is still some ten to fifteen years away from New Zealand government funded superannuation; a period where savings are supposed to accumulate for the ever increasing life beyond the traditional retirement age of 65 years. In comparison to women this will represent, for many men, the end of a largely unbroken period of continuous employment (Ginn & Arber, 1995). As illustrated later (see Table 15) the majority of these men are the victims of involuntary job loss and represents a particularly vulnerable employment group (Treasury, 2001).

Women's participation in the greater New Zealand labour market peaks in the 40 to 45 year age cohort; in the present sample, 82.1 percent of total female respondents are aged 40 to 56 years. By comparison, 71.4 percent of total male respondents are aged 46 to 60 years, which is significantly older than that for the female respondents. The youth of female respondents is also reflected in the proportions of those respondents (17.9 percent) over the age of 56 years. Male respondents by contrast contribute almost double the number of female respondents with 34.9 percent, which is again supported when labour force participation rates by gender are examined (Statistics New Zealand, 2002).

As proposed by Callister and Rose (2001) we are likely to see the opposite of what has been occurring since World War II where labour force participation rates for men, especially, have been decreasing in response to greater economic growth and therefore the ability to retire earlier. This will have the likely effect of giving mature workers greater exposure with regard to employment issues. Presently mature workers issues appear as a 'peripheral' topic wheeled out every now and then with little real policy change occurring as a result (for example, Watkin, 2002; Gill, 2002).

While Thomson (2001) has raised the fear of the disappearance of jobs within the New Zealand economy, there is optimism from Callister and Rose (2001) that such concerns are misplaced and that we are likely to see continued increases in labour force participation of those aged 60-64 and significant changes in the 65-69 age cohorts. These increases will not be driven solely through the joy of working later in life but from the simple fact that they will need to work to support themselves until government funded superannuation.

Bardasi and Jenkins (2002) for example in their examination of poverty in old age through the British Household Panel Survey (BHPS) showed that mature men working in low skilled occupations were particularly vulnerable to having a low income when aged 60+ if they worked fewer than five years between the ages of 50 and 60. New Zealand's recent policy change of raising the age of eligibility to 65 years and its clear effect of increasing labour force participation in mature age groups can only encourage other governments in the future to consider further such policies even though many unskilled men in particular will possibly be worse off because they will not be able to secure employment and will have to wait still further to a retirement that gets further away (OECD, 2000).

Table 9 shows that 73.6 percent of the present sample are what can be described as young mature job-seekers (40 to 55 years) as they do not currently figure in the OECD definition and New Zealand's definition of a mature worker. What this does identify is the "youth" of the job-seekers who see themselves compelled to use the job-search services of an organization expressly targeted toward mature job-seekers.

The present study's sample, while broadly reflective of labour force participation rates, tends to minimise the significance of gender in the examination of mature job-seekers. The majority of women in the present study are 55 years and younger (357, 82.1 percent) and so come outside "official" definitions of what it means to be a mature worker, yet these same people see it necessary to avail themselves of services under the "banner" of mature job-seekers.

By contrast, while the majority of the men in the present study are still under 55 years (282, 65.1 percent) a large proportion are in the 51 to 55 age band (138, 32 percent) as well as being 56 years and over. The result is that male participants in the present study are much older than the females and there is little to suggest that this is not reflective of the greater population of New Zealand job-seekers (Statistics New Zealand, 2002).

It makes sense that policy with regard to mature job-seekers is mindful that when discussing mature workers women 40 years and over should not be ignored otherwise it is conceivable that the "appropriate" solutions may only reflect the needs of these mature males and what they define as a mature job-seeker (Drentea, 1998). As further analysis

suggests the reasons for becoming a job-seeker are an important factor in determining policies affecting mature male and female job-seekers. Treasury (2001) has already indicated that they see mature males in particular as deserving special attention without passing comment on mature female employment issues.

The current definition of a mature worker is a narrow ten-year window that policy makers recognize has become problematic because these job-seekers are generally ten years from government funded retirement and implicitly recognize they face a number of barriers to re-enter the workforce. Therefore, in New Zealand for example, a policy of recent years has been to relax the job-seeker requirements for job-seekers aged 55 years and over (OECD, 1995). The definition of a mature worker therefore relates more to unemployment regulations than to what it means to the affected job-seekers. Also, because as our sample illustrates, the greater proportion of respondents over 55 years are men so the OECD's definition is probably a more accurate reflection of what it means to be a male mature worker. It is not surprising then that one of the key complaints in the job-seeker literature is the seeming lack of women respondents, a point reflected in the present study showing proportionately greater numbers of women represented under the age of 56 years compared to men.

Discrimination in employment on the basis of age became illegal on 1 February 1999 yet this obscures discrimination in employment, on the basis of age, that we accept as normal. For example: an employer is allowed by law to pay youth rates for individuals up to the age of 18 years of age: a measure society accepts encourages the employment of youth and which is generally agreed is a good thing. Another example reflecting the provision of policy and opportunities for youth, ahead of "mature workers", is the present modern apprenticeship scheme which is not only implicitly youth focused but has also recreated the traditional gender bias of its predecessors (McGregor & Gray, 2001).

At the other end of the age spectrum the unemployment benefit presently applies lesser sanctions to those 55 years and over. Unlike the provisions that affect youth, such a policy does not appear to be part of the public consciousness; indeed few appear to realise it even exists. Given the OECD's (2000) criticism of such a policy it may be time to review publicly its operation. For example, the removal of job-seeker obligations at age 55 years appeals to the implicit assumption that mature workers are indeed less capable

and less motivated to return to employment. By easing the burden of such individuals to look for work society is again implicitly agreeing upon what is more important: youth employment.

The present study tentatively suggests that 40 years for women, at least, should be viewed as when someone becomes a mature worker. Support for such a definition comes from varied sources. The firmest theoretical support comes from Super et al. (1996) who describe the period age 45 to 64 as middle adulthood where people are seen to be focusing on essential activities, holding their own against the competition, developing new skills and accepting ones limitations. This contrasts with the period described as “early adulthood” by Super et al. (1996) and “prime working age” (25 to 45 years) by Wallace (2001) where the focus is on making oneself occupationally secure and settling into a permanent position.

As Still and Timms (1997) note such career models inevitably tend to reflect the male experience of career rather than the female experience. This perspective is further supported by Loretto, Duncan and White (2000) and McGregor (2001) who examined perceptions of work performance between males and females. Their results suggest that regardless of whether a job is unskilled or skilled, males perceived that female job performance decreased at an earlier chronological age than male job performance, which is why the ‘younger’ age of 40 has been selected. While not supported by empirical evidence, such societal attitudes reflect what McGregor (2001) describes as the ‘double jeopardy’ faced by females in the labour market: ageism plus sexism. These issues then cannot be ignored in a discussion about age related models because they reflect the perceived reality of many of its participants in society whether we agree with them or not.

In conclusion, the various age definitions in operation throughout New Zealand society have been determined by institutions for reasons other than what it means to be a youth or a mature person, supporting the political economy thesis that it is institutions that define what it means to be old rather than the individuals themselves. An individual definition of what it means to be a mature worker appears more to relate to the difficulty of returning to the workforce than chronological age. In the present study males around 55 appear to find it hard to return, while for women around 40 years appears the age when it

becomes difficult to return. Currently the definition of a mature worker reflects what it means to be a male mature worker.

10.4 Ethnicity

Concerning ethnicity the present sample is composed of New Zealand European (73.3 percent), New Zealand Māori (11.6 percent), Other European (12.5 percent), and Pacific Peoples (2.5 percent) (see Table 10). Compared to official ethnic composition figures of the labour force: Māori 14.5 percent and Pacific Peoples 5.6 percent (Statistics New Zealand, 1996); the present study has greater proportions of New Zealand and Other European than would be desirable but this is not unduly unrepresentative given the nature of the regional data collection through MESA. The research literature also focuses more upon gender and age issues with ethnicity less of a priority presently (for example Kulik, 2001). While ethnicity is not a focus for the present analysis it must be acknowledged that unemployment and long-term unemployment rates are generally higher for Māori and Pacific Peoples. A study focused more deliberately towards Māori and Pacific Peoples mature job-seekers is clearly an important future area of research.

10.5 Time out of work

By New Zealand's definition of long term unemployment, which is 27 weeks or longer without work, the present sample contains 56.8 percent of job-seekers who would be considered long-term unemployed (see Table 12) (Statistics New Zealand, 2001). Using the OECD definition of long-term unemployed (12 months without work) the present sample contains 43.2 percent of mature job-seekers who would be considered long-term unemployed (see Table 13).

The present sample is representative of long-term unemployed in New Zealand as calculated by Statistics New Zealand (Statistics New Zealand, 2001). Statistics New Zealand (2001) show that long-term unemployed for the 45-54 age group was 45.9 percent and for 55 years plus 56.7 percent: figures very similar to that identified in Table 13. By comparison long-term unemployment for the 15-19 age group was only 18.6 percent, and for the 20-24 age group 30 percent. The mature job-seeker in the ranks of the

long-term unemployed is not well acknowledged as published unemployment statistics tend to focus upon “total unemployment” which draws attention to youth.

Youth unemployment for the 15-19 age group for example was 16.8 percent compared to 4.6 percent for the 55-59 age group (Statistics New Zealand, 2001). Younger people, though, do not necessarily stay unemployed for long and so the popular attention this receives masks the more difficult issue of long-term unemployment among mature job-seekers. Table 13 also shows that for all of the age categories, except, 61 years and over, short-term unemployed respondents outnumber long-term unemployment respondents.

The OECD defines long-term unemployment (2000) as being without paid work for more than 12 months. The OECD also distinguishes between what they truly believe are mature workers (55 years and over) and younger workers (less than 55 years). The purpose of Table 13 is to better illustrate these definitional boundaries of interest within the sample that may point to possible further analysis.

In the present study, time out of work may not strictly equate to unemployment because a number of the female respondents have been deemed to have left the labour market before they had registered as job-seekers (see Table 14) and would not have been actively seeking work for that period to be defined as unemployed by the Household Labour Force Survey; highlighting again another potentially important policy issue (Statistics New Zealand, 2002).

Time out of work is a significant variable because as Moore (1996) argues is that a consistent finding of U.S Labor Surveys is that the re-employment rate of displaced workers declines as their jobless spells continue. The longer people remain out of work, the less likely they are to find new jobs at any given point in time. What is interesting about this result is that it is not explained by any observable changes in the characteristics of the long-term unemployed themselves.

Rather what Moore (1996) suggests is the long-term unemployed acquire a stigma in the eyes of prospective employers as to their employability based solely upon the length of time they have been without work. Windolf and Wood (1988) showed that even in times of high unemployment employers would persist in questioning applicants about how they

had used the time that when they were not working. They suggest that for such applicants that had been demoralized by the experience of unemployment and rejected in previous selection situations there was little possibility that they could ‘come across positively’.

10.6 Reasons for becoming a mature job-seeker

One aspect of the job-seeking literature that appears to have received little attention is the nature of an individual’s exit from the labour force and the consequent impact this has on their future job-seeking behaviour. The literature as exemplified by Feather’s (1990) seminal work “*The Psychological Impact of Unemployment*” focuses on numerous psychological factors such as employment expectations and general mental health without addressing whether the decision to become a mature job-seeker, or reason for exiting employment, will have any effect on future job-seeking behaviour. Even recent studies of job search effort (Kulik, 2000; Mau & Kopischke, 2001) do not contain variables that try to gauge existing job-seeking motivations or the effect the reason why they are returning could be significant.

This issue is addressed from the psychological distress literature by Miller and Hoppe (1994) who argue that the consequences of job termination, such as job-seeking, remain virtually unexplored as previous research has tended to treat unemployment as an event or process removed from termination. Their study showed clearly that the reason for becoming a job-seeker and the attributions individual workers gave to these events had important implications. Workers who were fired generally experienced greater amounts of anxiety and depression compared to those workers who were made redundant and this it was suggested could possibly have consequences for subsequent job-seeking efforts.

The present study for example shows that mature job-seekers, themselves, see primarily four reasons for why they become mature job-seekers (see Table 15). These four reasons are: 1) compulsory redundancy (25.9 percent), returning from family responsibilities (26.8 percent), voluntary redundancy (9.1 percent) and dismissal (5.8 percent) comprise 67.6 percent of the total reasons for becoming a mature job-seeker. As will be addressed in the discussion surrounding job-search behaviour these reasons appear to influence job-seeking in some way.

Table 15 illustrates the fundamental difference between male and female respondents. The primary reason for becoming a mature job-seeker for male respondents was the experience of compulsory redundancy (155, 35.5 percent); whereas for women the primary the reason for becoming a mature job-seeker was returning from family responsibilities (168, 39.6 percent). This supports labour force participation figures showing that when the majority of most males enter the workforce (25-29 year cohort) their working life is relatively uninterrupted till the 55-59 year cohort when the first noticeable drop-off in labour force participation occurs. Compulsory redundancy is an example of an involuntary exit from the labour force that is obviously not welcomed by the participants in the present study (primarily men) and could realistically pose real problems for such men as compared to the majority of the women whose experience of the labour force has traditionally been less secure (Marshall, 1984).

Other figures of interest include nine women (2.1 percent) for whom the cessation of a relationship prompted them into returning to the labour market. For 22 respondents (2.6 percent) the move to a new location had resulted in them registering as job-seekers. Finally, 40 respondents (4.6 percent) had registered as mature job-seekers because of a lack of work and hours. Interestingly, no respondents ever mentioned a desire to seek fewer hours that throws into some relief the popular industry and media interest on work-life balance and flexibility. Those without work who want it, are interested in more not less work.

In the present study respondents are asked why they became mature job-seekers, which is semantically different from Perry's (2001) Australian study, which asks mature workers why they left employment. Semantics aside, redundancy, in Perry's study, accounted for 23.4 percent of mature male reasons for leaving employment with males in the 50-54 age group most affected: a result very similar to the present. Of interest is that leaving for family reasons accounted for only 2.9 percent of male reasons for leaving compared to 14 percent in the present study. By contrast, 12.4 of women in the Australian study left for family reasons compared to 38 percent in the present study.

The reason for this obviously sizable difference is that the Australian study surveyed those who either, were, or had left employment while the present study appears to have captured many younger women returning to the labour market after families and seeing

the mature employment service as possibly a less threatening avenue back into employment. Another possibility is wording, with many participants in the present study using the variable “*Returning from family responsibilities*” as a useful catchall for a mixture of many other reasons. For example Perry’s (2001) study has 25 percent of their responses described as “*other*”. The wording of the present study may have encouraged the selection of “*Returning from family responsibilities.*”

The reason for becoming a mature job-seeker by gender is a significant point of the present study. Men are far more likely to become mature job-seekers through the processes of compulsory and voluntary redundancy as well as dismissal and are also more than likely to be at least 50 years old. For women by contrast many are in their forties and are likely to cite returning from family responsibilities. These two subgroups alone should present New Zealand policy makers with a number of challenges given their predominance in the present study. An examination of these two sub-groups controlling for other variables suggest they are common across the breadth of the data collection and not particular to one MESA in the North or South Islands. Correspondence with the MESAs after the initial data analyses confirmed for the researcher that these two sub-groups represent a particular challenge without resorting to homogenising the entire mature job-seeker sample which Pickersgill et al. (1996) cautions against so strongly.

10.7 Discouraged mature job-seekers

Discouraged workers are defined generally as those job-seekers who are available for work but believe that they will not be able to find work so do not try to look; that is they are not actively seeking employment. In periods of economic growth many of these discouraged workers will re-enter the labour market and so expected reductions in official unemployment rates do not necessarily materialize (Kinsella & Velkoff, 2001). An examination of the labour economics literature suggests discouragement is never more than approximately 2 percent of the potential labour force yet this is a significant issue for mature job-seekers in particular because women and mature workers are thought to be overly represented in this “grey” area of labour economics called hidden unemployment (Buss & Redburn, 1988).

As suggested by the literature only small numbers of mature job-seekers in the present study could be described as being truly discouraged with nine (5.0%) saying there are no jobs; seven men (3.8%) saying they lacked motivation; and four (2.2%) suggesting they lacked skills to even bother considering looking for work. The majority of the other responses could be better described as being presently inconvenienced by other pressing issues in life such as family, health and current employment or that they were just preparing themselves to actively look for work such as preparing a curriculum vitae and confirming referees.

Given that 21 percent (181) of the present study's respondents acknowledged that they had not recently looked for work and so could not be described as active job-seekers it is interesting to note that the primary reasons these respondents give for their "discouragement" relate more to issues of priority and convenience. Only approximately 20 percent of the 181 respondents could tentatively be described as psychologically discouraged. The fact they presented themselves at MESA offices for the present study suggests they still felt some obligation to job-search even if they were honestly not actively looking for work. These results support Buss and Redburn's (1988) contention that discouraged workers represents a mixture of reasons yet they argue there is a professional disinterest from labour economists in particular about how and why job-seekers become "discouraged". The quantitative results here need to be balanced against the qualitative findings in Chapter 12 of active job-seekers which suggest they are not officially discouraged because they are actively looking for work but many are certainly psychologically discouraged within their "active job-search."

10.8 Conclusion

Gender

The present sample of mature job-seekers generally reflects the New Zealand labour market. For example the gender split of male to females is close to 50 percent reflecting New Zealand's greater population. The present sample shows that while gender composition may appear even it masks real differences between mature job-seekers with implications for definitions of what it means to be a mature worker and meaningful applications of policies that support mature job-seekers back into the labour market. Significantly, the majority of female job-seekers were younger in comparison to males with only 17.9 percent of female respondents 56 years and over compared to 34.9 percent for males.

Age and mature job-seekers

The "youth" of job-seekers in general using "mature" employment services suggests that traditional definitions of what it means to be a mature worker need reviewing as they reflect a male and institutional view of mature job-seekers. The careerist models of Super et al. (1996) and Wallace (2001), to a lesser extent, provide a more accurate reflection of where mature workers fit into the larger scheme of adult life by using 45 as their lower age limit. Present definitions of mature workers or mature job-seekers are dominated by economic institutions such as the OECD who use the age of 55 years as an implicit definition because it is after this age that developed nations' labour force participation rates drop rapidly and is thought to herald a period of lesser attachment to paid employment. This definitional issue must receive greater attention if the needs of mature job-seekers, and especially women are to be supported in the future labour market.

Time out of work

The present sample contains 56.8 percent of mature job-seekers who would be considered long-term unemployed by New Zealand's definition of 27 weeks or longer without work which also closely reflects New Zealand's long-term unemployment rates (Statistics New

Zealand, 2001). While rates of unemployment for mature workers are generally low once a mature worker is unemployed evidence suggests they struggle to get back into the workforce: a point not well acknowledged in discussions of unemployment in New Zealand that tends to focus on youth unemployment rates and often ignores the more pernicious issue of long-term unemployment.

Reasons for becoming a mature job-seeker

The primary reason for becoming a mature job-seeker for male respondents was the experience of compulsory redundancy (35.5 percent); whereas for women the primary reason for becoming a mature job-seeker was returning from family responsibilities (39.6 percent). This supports labour force participation figures showing that when the majority of most males enter the workforce (25-29 year cohort) their working life is relatively uninterrupted till the 55-59 year cohort when the first noticeable drop-off in labour force participation occurs. By contrast the numbers of women returning from family responsibilities reflects the interruptions to female employment.

Discouraged mature job-seekers

If a discouraged job-seeker is one who while wanting and is available for work chooses not to look, then 181 (21.1 percent) respondents in the present study could be described as discouraged or perhaps more accurately described as hidden unemployment (Buss & Redburn, 1988). However for only 36 (3.8 percent) of these 181 respondents was there any explicit response suggesting “real” discouragement. For the remaining majority of “discouraged” respondents (145) their reasons for “appearing” discouraged had more to do with issues that had greater priority than looking for work.

**CHAPTER ELEVEN:
RESULTS
MATURE JOB-SEARCH BEHAVIOUR**

11.1 Introduction

Chapter 11 focuses on question 8a that asks mature job-seekers how they have applied for work. Respondents could tick more than one option. The responses of mature job-seekers will then be analysed across a number of key demographic characteristics such as age, gender and time out of work using statistical analyses such as two-way contingency table analysis and analysis of variance.

11.2 Job-search methods

How job-seekers, and mature job-seekers in particular, look for work is an important issue given the strong social desirability of employment. Question 8a provided mature job-seekers with a selection of nine job-search methods of which any number or combination could be selected.

Table 20
Relations between job-search methods and gender

Job-search methods	Male	Female	Total	%	χ^2	Sig	V
Answered job advertisements	270	259	529	78.3	0.432	.511	.025
Registered with the local MESA	212	193	405	60.0	0.167	.683	.016
Contacted WINZ	199	164	363	53.7	3.056	.080	.067
Sent out a curriculum vitae	176	162	338	50.0	0.037	.848	.007
Tried friends and family	120	143	263	38.9	6.371	*012	.097
Visited other recruitment agencies	116	99	215	31.8	0.639	.424	.031
Visited workplaces, knocked on doors	108	83	191	28.2	2.500	.114	.061
Telephoned to make an appointment	90	100	190	28.1	1.990	.158	.054
Searched the internet for jobs	90	82	172	25.4	0.036	.850	.007
	N=349	N=326	N=675				

* $p < .05$

Table 20 shows that mature job-seekers selected “*Answered job advertisements*” (78.3 percent); “*Registered with the local MESA*” (60.0 percent), and “*Contacted WINZ*” (53.7 percent), as their primary job-search methods. By contrast the least selected job-search methods were “*Visited workplaces, knocked on doors*” (28.2 percent), “*Telephoned to make an appointment*” (28.1 percent), and “*Searched the internet for jobs*” (25.4 percent).

Contingency table analyses were conducted to evaluate whether male respondents differed from female respondents with regard to the job-search methods they used. As Table 20 shows only one of the nine job-search methods examined: “*Tried friends and family*”, was found to vary significantly with gender, with females selecting this job-search method in proportionately greater numbers than males (Pearson χ^2 (1, $N = 675$) = 3.05, $p = .012$, Cramér’s $V = .097$). The remaining eight job-search methods were not found to vary significantly with gender.

Green, Salkind and Akey (1997) suggest that traditionally phi’s of .10, .30 and .50 represent small, medium and large effect sizes respectively. In the present study the Cramér’s $V = .097$ for “*tried friends and family*” represents a small effect size. In other words the effect of gender on using job-search methods is not strong with regards to trying family and friends. By contrast Cramér’s $V = .067$ for “*Contacted WINZ*”, is a weak size effect, as well as not being significant.

Table 21
Relations between job-search methods and age dichotomy

Job-search methods	Young	Mature	Total	χ^2	Sig(2)	V
Searched the internet for jobs	150	23	173	14.308	***.000	.144
Telephoned to make an appointment	157	38	194	2.926	.087	.065
Visited other recruitment agencies	168	46	214	.997	.318	.038
Sent out a curriculum vitae	263	77	340	.590	.476	.029
Registered with the local MESA	308	101	409	.337	.562	.022
Visited workplaces knocked on doors	145	44	189	.057	.811	.009
Answered job advertisements	413	131	544	.040	.842	.008
Tried friends and family	201	62	263	.027	.870	.006
Contacted WINZ	284	89	373	.001	.972	.001
	N=525	N=165	N=690			

*** $p < .001$

Similarly contingency table analyses were conducted to evaluate whether “mature” respondents differed from “younger” respondents with regard to the job-search methods they used. As Table 21 shows only one of the nine job-search methods examined: “*Searched the internet for jobs*”, was found to vary significantly with gender (Pearson χ^2 (1, $N = 690$) = 14.308, $p = .000$, Cramér’s $V = .144$). The remaining eight job-search methods were not found to vary significantly against the age dichotomy. The direction of this result suggests that those mature job-seekers aged 40 to 55 years were more likely to indicate that they had searched the internet to look for work than those mature job-seekers aged 56 years and over.

Table 22

Relations between job-search methods and unemployment dichotomy

Job-search methods	STU	LTU	Total	χ^2	Sig(2)	V
Answered job advertisements	323	166	489	23.565	***.000	.195
Registered with the local MESA	253	108	361	29.065	***.000	.217
Sent out a curriculum vitae	218	98	316	16.658	***.000	.164
Searched the internet for jobs	116	50	166	7.256	** .007	.108
Visited other recruitment agencies	132	67	199	3.298	.069	.073
Visited workplaces, knocked on doors	100	79	179	2.979	.084	.069
Telephoned to make an appointment	120	64	184	1.811	.178	.054
Contacted WINZ	223	134	357	.601	.438	.031
Tried friends and family	153	92	245	.282	.596	.021
	N=378	N=240	N=618			

*** $p < .001$ ** $p < .01$

As Table 22 shows, four job-search methods were found to vary significantly against the independent variable of time out of work dichotomy: “*Answered job advertisements*” (Pearson χ^2 (1, $N = 618$) = 23.565, $p = .000$, Cramér’s $V = .195$), “*Registered with the local MESA*” (Pearson χ^2 (1, $N = 618$) = 29.065, $p = .000$, Cramér’s $V = .217$), “*Sent out a curriculum vitae*” (Pearson χ^2 (1, $N = 618$) = 16.658, $p = .000$, Cramér’s $V = .164$), and “*Searched the internet for jobs*” (Pearson χ^2 (1, $N = 618$) = 7.256, $p = .007$, Cramér’s $V = .108$). An examination of the data clearly shows the direction of the results with all four significant differences due to the reduction of selected job-search methods by those

mature job-seekers who in the present analysis are defined as long-term unemployed (LTU).

11.3 Job-search effort

The variable “*job-search effort*” is a summation of the total number of job-search methods each respondent used in their search for a recent job (Rowley & Feather, 1987). For example: a respondent, who indicated they looked at job advertisements, searched the internet and tried friends and family, would have used *three* job-search methods. This becomes a measure of their job-searching effort and will be used to examine such issues as, do job-seekers who have been out of work for longer periods of time use less job-search methods?

The results of “*job-search effort*” include only those respondents who were without work and answered yes to question 8 in the survey that asked each respondent if they had applied for work recently. By answering yes, each respondent had indicated that they were active job-seekers, with 181 or 21.1 percent of all respondents indicating that they had not engaged in any recent job-search and so have been omitted from the analysis.

Table 23
Relations between job-search effort and gender

Job-search effort	Male	Female	Total	Percent
One method used	42	51	93	13.9
Two methods used	53	43	96	14.3
Three methods used	72	57	129	19.3
Four methods used	57	51	108	16.1
Five methods used	43	36	79	11.8
Six methods used	32	32	64	9.6
Seven methods used	20	31	51	7.6
Eight methods used	16	14	30	4.5
Nine methods used	12	7	19	2.8
Total	347	322	669	100.0

$\chi^2=7.5$ ($p=.483$); $V=.106$

Table 23 shows that “*three methods used*” (129) is the median job-search effort for all respondents followed by “*four methods used*” (108). In other words the largest proportion of mature job-seekers (19.3 percent) used three job-search methods in their recent job-seeking efforts.

A two-way contingency table analysis was conducted to evaluate whether male respondents differed from female respondents with regard to job-search effort (see Table 23). The two variables were gender (*male and female*) and job-search effort with nine levels (*one source used to nine methods used*). Gender and job-search effort used were not found to be related (Pearson $\chi^2(8, N = 675) = 7.50, p = .483$, Cramér’s $V = .106$).

Table 24

Relations between job-search effort and age groups

Job-search effort	Age Groups					Total
	40-45	46-50	51-55	56-60	61+	
One method used	21	19	33	10	12	95
Two methods used	18	24	29	16	15	102
Three methods used	29	27	41	23	12	132
Four methods used	22	25	37	20	8	112
Five methods used	29	14	25	11	2	81
Six methods used	20	19	15	7	3	64
Seven methods used	14	13	11	10	2	50
Eight methods used	8	6	5	8	2	29
Nine methods used	3	8	6	2		19
Total	164	155	202	107	56	684

$\chi^2=43.07 (p=.091); V=.125$.

Similarly a two-way contingency table analysis was conducted to evaluate whether age had any relationship to job-search effort (see Table 24). The two variables were the age of respondents with five levels (*40-45; 46-50; 51-55; 56-60; 61+*) and the number of job-search methods used (*ranging from one to nine methods used*). Job-search effort here was also not found to be significantly related to age (Pearson $\chi^2(32, N = 684) = 43.07, p = .091$, Cramér’s $V = .125$).

While no significant relationship was identified in this particular analysis, further analysis will suggest that those in the age cohort of 61+ years expended less job-search effort. A simple viewing of the 61+ age column shows a relatively clear trend of less job-search effort, though the sample size is smaller.

Table 25

Relations between job-search effort and unemployment dichotomy

Job-search effort	STU	%	LTU	%	Total
One source used	41	10.8	39	16.6	80
Two methods used	32	8.5	50	21.3	82
Three methods used	76	20.1	40	17.0	116
Four methods used	65	17.2	37	15.7	102
Five methods used	58	15.3	17	7.2	75
Six methods used	41	10.8	20	8.5	61
Seven methods used	32	8.5	20	8.5	52
Eight methods used	16	4.2	10	4.3	26
Nine methods used	17	4.5	2	.9	19
Total	378	100.0	235	100.0	613

$\chi^2=37.16$ ($p=.000$); $V=.24$

A two-way contingency table analysis was conducted to evaluate whether the long-term unemployed and the short-term unemployed respondents differed with regard to job-search effort (see Table 25). The two variables were unemployment (*less than 12 months unemployed and more than 12 months unemployed*) and job-search effort with nine levels (*one job source used to nine methods used*).

Unemployment and job-search methods used were found to be related (Pearson χ^2 (8, $N = 613$) = 37.16, $p = .000$, Cramér's $V = .24$). The Cramér's $V = .24$, suggests a medium effect size which means that not only that there is a statistically significant difference between the two unemployment groups but also that the relationship is moderately strong.

The long-term unemployed respondents in the present study were thus more likely to indicate they used proportionately less job-search methods (*two methods, 21.3 percent*) compared to those short term unemployed respondents (*three methods 20.1 percent*) (see Table 25).

11.4 Analysis of variance (ANOVA) - Tests of normality

The following section uses the inferential data analysis method of analysis of variance (ANOVA) to illustrate the impact of the dependent variable job-search effort upon variables of interest. As discussed previously in Chapter 8 the non-parametric methods based around ranked or ordinal data were considered with the results not differing from the results obtained by the parametric method of ANOVA. ANOVA and its use of mean scores better illustrates the points made by the researcher while still acknowledging the limitations of the data.

The Kolmogorov-Smirnov (Lillefors) test evaluates whether the data on a quantitative variable are normally distributed. In the present study the variable job-search effort is the quantitative variable of interest. As the test is significant ($p < .000$), it indicates that the distribution is significantly different from the normal distribution. As illustrated below (Figure 10) the variable, job-search effort, has a positive skew (.488) and a negative kurtosis (-.576.) resulting in the lack of significance. All results then needed to be interpreted with this in mind.

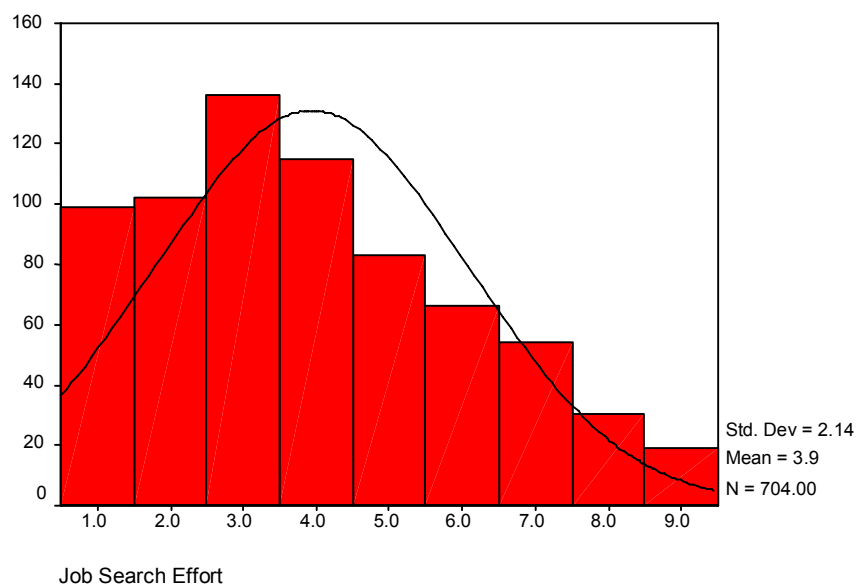


Figure 10: Histogram with normal probability curve for mean job-search effort

11.5 Job-search effort and gender

A one-way analysis of variance was conducted to evaluate the relationship between job-search effort and gender (see Table 26). The independent variable, gender, included two levels: male and female. The dependent variable, job-search effort, summed the number of job-search methods an individual job-seeker used in a recent job-search. The ANOVA was non-significant, $F(1, 667) = .000$, $p = .999$. A non-significant Levene's test of homogeneity ($F = .828$, $p = .363$) supports the assumption that the variances of the dependent variable are the same for all populations. Table 26 provides further support for the present sample that gender does little to explain job-search effort. The mean differences between male and female are particularly small at .0002.

Table 26

Mean job-search effort by gender

Gender	Mean JSE	SD	N
Male	3.96	2.13	347
Female	3.96	2.18	322
Total	3.96	2.15	669

11.6 Job-search effort and age

A one-way analysis of variance was conducted to evaluate the relationship between age group and job-search effort (see Table 27). The ANOVA was significant, $F = 4.48$, $p = .001$ partial $\eta^2 = .026$. A non-significant Levene's test of homogeneity ($F = 1.934$, $p = .103$) supports the assumption that the variances of the dependent variable are the same for all populations. Follow up analyses therefore used Tukey to control for Type 1 error across the pair-wise comparisons. The results show that the majority of differences occurred between those aged *61 years* ($M = 3.00$) and *40-45* ($M = 4.18$), *46-50* ($M = 4.15$), and *56-60* ($M = 4.11$).

Table 27**Mean job-search by age groups**

Age groups	Mean JSE	SD	N
40-45 years	4.18	2.11	164
46-50 years	4.15	2.27	155
51-55 years	3.70	2.06	202
56-60 years	4.10	2.13	107
61+ years	3.00	1.85	56
Total	3.93	2.14	684

A 5 x 2 ANOVA was conducted to evaluate the impact of age and gender on job-search methods used (see Table 28). The ANOVA indicated no significant interaction between age and gender, $F=2.58$, $p=.686$, partial $\eta^2=.004$; a non-significant main effect for gender, $F=1.73$, $p=.188$, partial $\eta^2=.003$; but a significant main effect for age, $F=4.63$, $p=.001$, partial $\eta^2=.028$. Follow up analyses to the main effect for age consisted of pair-wise among the five age groups using Tukey to control for Type 1 error across the pair-wise comparisons. The results show that majority of difference occurred with the age group of 61 years and over. This age group easily reported the lowest mean job-search effort results ($M=3.00$). This result provides further support that the age grouping of 61 years and over, explains much of the mean difference by the variables of age and gender.

Table 28**Mean job-search effort by gender and age**

Gender	Age Group	Mean JSE	SD	N
Male	40-45	4.16	2.23	57
	46-50	4.30	2.43	60
	51-55	3.84	2.08	113
	56-60	4.07	1.99	70
	61+	3.27	1.87	37
	Total		3.96	2.14
Female	40-45	4.24	2.04	100
	46-50	4.08	2.21	85
	51-55	3.61	2.09	79
	56-60	4.11	2.39	36
	61+	2.29	1.94	14
	Total		3.94	2.16
Total	40-45	4.21	2.10	157
	46-50	4.17	2.30	145
	51-55	3.74	2.08	192
	56-60	4.08	2.13	106
	61+	3.00	1.92	51
	Total		3.95	2.15

11.7 Job-search effort and time out of work

A one-way analysis of variance was conducted to evaluate the relationship between job-search effort and the variable time out of work (see Table 29). The independent variable, time out of work, included nine levels: *less than a month, one to three months, six months, one year, two years, three years, four years, five years and longer*. The dependent variable was *job-search effort*, which identified the mean level of job-search activity by respondents. The ANOVA was significant, $F(8, 604) = 4.59, p = .000$. The strength of the relationship between time out of work and job-search effort, as assessed by η^2 , was weak, with the variable time out of work accounting for 6 percent of the variance of the dependent variable.

Table 29
Mean job-search effort by time out of work

Time out of work	Mean JSE	SD	N
Less than a month	4.01	2.14	92
One to three months	4.66	2.17	83
Six months	4.77	2.30	94
One Year	3.95	1.88	109
Two years	4.23	2.37	71
Three years	3.42	2.20	45
Four years	3.29	1.78	24
Five years	3.28	2.05	39
Longer	3.38	1.74	56
Total	4.05	2.15	613

Follow up tests were conducted to evaluate pair-wise differences among the means. Since the Levene's Test of Homogeneity is significant ($p=.023$) we cannot assume that the variances were homogenous and conducted post hoc comparisons using Dunnett's C test, a test that does not assume equal variances among the nine groups. The results of these tests, as well as the means and standard deviations for the nine groups are reported in Appendix I.

The primary mean differences were between *six months out of work against three, four, five years and longer*. This statistic merely confirms that at six months job-search in the present study reaches its peak with an observed drop-off, as expected, through three, four, five years and longer. There were also significant differences in the means between one to three months out of work and 5 years and longer out of work.

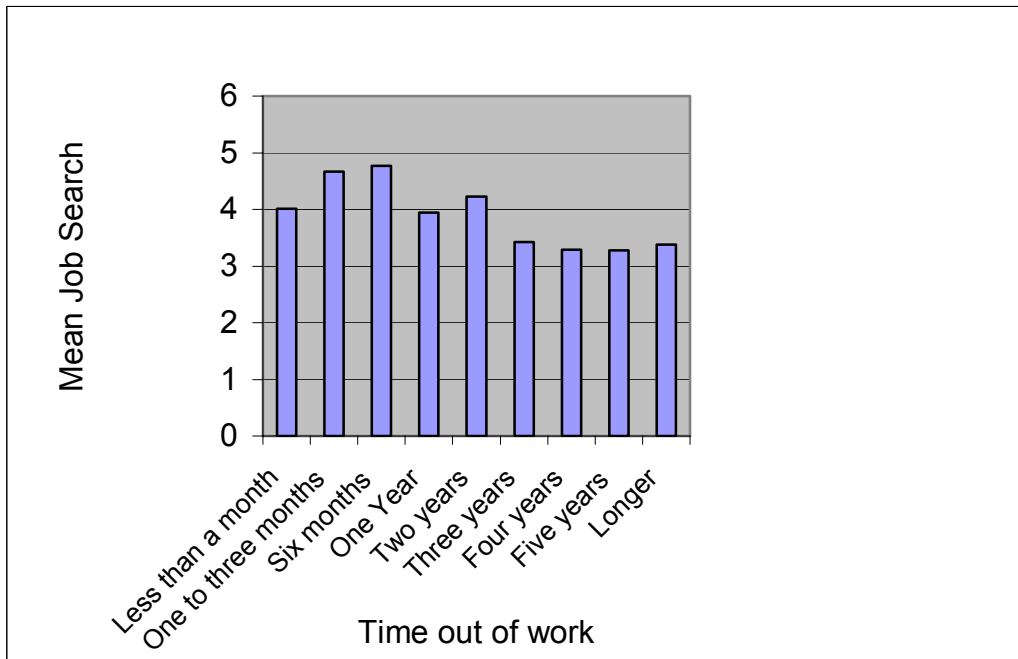


Figure 11: Mean job-search by time out of work

A 5 x 2 ANOVA was conducted to evaluate the impact of age and time out of work, condensed into unemployment dichotomy (*Unemployed for 12 months and unemployed for more than 12 months*) against job-search methods used (see Table 30). The ANOVA indicated no significant interaction between age and unemployment dichotomy, $F=1.38$, $p=.238$ partial $\eta^2=.009$; a significant main effect for age, $F=3.81$ $p=.005$ partial $\eta^2=.025$; and a significant main effect for unemployment, $F=8.914$, $p=.003$, partial $\eta^2=.015$. Follow up analyses to the main effect for age and unemployment consisted of pair-wise comparisons using Tukey to control for Type 1 error across these comparisons. The results show simply that the mean job-search effort scores for every age group unemployed for 12 months, except for job-seekers aged 61years and over, as being higher than that for respondents unemployed for more than 12 months.

Table 30**Mean job-search effort by age and unemployment dichotomy**

Age Group	Unemployment	Mean JSE	SD	N
40-45	STU	4.76	2.00	90
	LTU	3.53	2.09	58
46-50	STU	4.66	2.32	82
	LTU	3.72	2.18	50
51-55	STU	4.03	2.06	113
	LTU	3.56	2.04	62
56-60	STU	4.43	2.08	58
	LTU	4.00	2.25	33
61+	STU	2.92	1.82	25
	LTU	3.08	1.96	25
Total	STU	4.33	2.14	368
	LTU	3.60	2.10	228

*STU = <12 months out of work; *LTU > 12 months out of work

Finally, a 2 x 2 ANOVA was conducted to evaluate the impact of age and unemployment dichotomies against job-search effort. The ANOVA indicated no significant interaction between the age and unemployment dichotomies, $F=1.24$, $p=.265$ partial $\eta^2=.002$; a non-significant main effect for the age dichotomy, $F=1.21$ $p=.272$ partial $\eta^2=.002$; and a significant main effect for the unemployment dichotomy, $F=8.417$, $p=.004$, partial $\eta^2=.014$. This result confirms that the variable of unemployment dichotomy (time out of work) rather than the age dichotomy relates more to the dependent variable of job-search effort.

11.8 Job-search effort: Reason for becoming a mature job-seeker

Table 31 seeks to illustrate the possible relationship between the reason a respondent becomes a mature job-seekers against their subsequent job-seeking efforts. For example, compulsory redundancy for men is associated with the greatest mean job-search effort with $M=4.63$ ($N=131$). For women the mean job-search effort is even greater for compulsory redundancy ($M=4.71$, $N=62$) suggesting that the experience of compulsory redundancy is possibly a spur to job-seeking efforts regardless of gender.

The highest mean job-search effort for women though, ($M=5.11$, $N=9$) is associated with moving to a new location or a lack of work and hours ($M=5.00$, $N=14$) suggesting qualitatively different job-search reasons. It also needs to be noted that those returning from early retirement ($M=2.95$) and dismissed from their job ($M=3.03$) were near the bottom of job-seeking efforts.

Table 31**Reason for becoming a mature job-seeker by gender and mean job-search effort**

Reason for job-seeking:	Mean Job-Search Effort			N		
	Male	Female	Total	Male	Female	Total
Moved to new location	4.50	5.11	4.79	10	9	19
Compulsory redundancy	4.63	4.71	4.66	131	62	193
Lack of work and hours	3.92	5.00	4.48	13	14	27
Contract ended	4.29		4.29	7		7
Returning from study	4.50	3.67	4.00	4	6	10
Self employed – closed/sold bus	3.75	4.50	4.00	8	4	12
Newly arrived in New Zealand	3.41	4.62	3.93	17	13	30
Financial Needs		3.75	3.75		8	8
Seeking work the first time	2.50	4.20	3.71	2	5	7
Returning after family respon	3.84	3.61	3.68	51	119	170
Voluntary redundancy	3.44	4.05	3.67	36	21	57
Other	3.43	4.00	3.67	7	5	12
Health and Disability	3.25	3.53	3.41	12	15	27
Dismissed from job	2.97	3.22	3.03	29	9	38
Returning after early retirement	3.00	2.88	2.95	11	8	19
Want to change job	3.33	2.73	2.86	3	11	14
Total	3.98	3.98	3.98	341	309	650

CHAPTER TWELVE: DISCUSSION JOB-SEARCH BEHAVIOUR

12.1 Introduction

The significance of job-search behaviour with regard to mature job-seekers is well illustrated by Perry (2001, p. 39):

Less prolonged, less effective and less successful job-searching are often identified as factors contributing to the above average unemployment duration and higher rates of labour market exit among mature age workers. It is therefore important to identify the extent to which these **contentions** are supported by the available evidence.

In other words, there are many assumptions made about the job-seeking efforts of mature job-seekers without the supporting empirical evidence. Given the over-exposure of the youth job-search experience (Schmit, Amel & Ryan 1993), the results in the present study, then, have interesting implications for society at large and their perceptions of mature job-seekers.

The following discussion section will address the key issues of job-search methods and job-search effort, which are further subdivided by gender, age, and time out of work. The three variables of gender, age and time out of work constitute the majority of the analysis in the present literature with regard to mature job-seekers.

12.2 Job-search methods

Table 20 showed that mature job-seekers used three primary job-search methods: “*Answering job advertisements*”, “*Registering with the local MESA*” and “*Contacting WINZ*”. As described by Schwab et al. (1987) job-search methods (or sources) are typically grouped as formal or informal job-search methods. The three job-search methods identified in Table 20 would be described as formal job-search methods as defined by Schwab et al. (1987). The distinctly informal methods of “*Trying friends and*

family”, and “*Visiting workplaces*” are ranked 5th and 7th respectively out of the nine selections.

That formal methods of job-search were selected ahead of more informal job-search methods has a number of implications given what the literature suggests about successful job-search. For example Schwab et al. (1987, p.135) in a review of the job-search literature state that:

... results are surprisingly consistent both across and within studies: job-seekers generally use and obtain employment through informal sources rather than formal labour market intermediaries.

What needs to be kept in mind with the present study is that this is not a study of successful job-seekers but rather an examination of what job-search methods job-seekers are engaging with. Schwab et al. (1987) make the point that even in studies of successful job-seekers there are measurement issues associated with recall and the ability of an individual to identify what method led to their employment. It is quite possible that a number of jobs that were secured through family and friends arose without active solicitation to particular individuals simply because families and friends are likely to share their concerns with others, especially regarding employment difficulties.

Perry’s (2001) recent Australian study would appear to reinforce this message by showing that the more successful of their job-seekers had used informal job-search methods as a large part of their job-search. What is also clear is that these job-seekers also tended to be well educated and more mobile than other mature job-seekers. It is interesting to compare the top five job-seeking methods described by Perry’s (2001) Australian study: 1) looking at advertisements, (2) friends and family, personal networks, (3) public employment agencies, (4) calls and letters to employers, and (5) other employment agencies are not too dissimilar to the results in the present study. The point they make is that successful job-seekers who are followed up later on in employment indicate that primarily informal methods provided them with employment.

12.3 Job-search methods - Gender

The literature with regard to informal and formal methods suggests that for lesser skilled mature job-seekers their marginal position in the labour market means that it would not be a surprise to see a greater emphasis on the use of formal methods, regardless of gender (Drentea, 1998). The reason for this being that women generally had lesser networks outside family and friends (strong ties) in comparison to men who because of their generally elevated position in the labour market with greater networks outside of family and friends (weak ties). For unskilled unemployed men though, the suggestion is that they are in not in a stronger job-seeking position than women because their greater ability to find work is through work colleagues and not family and friends (Kaufman, 1982).

Given that the job-search behaviour of men and women is generally perceived to be different (Leanna & Feldman, 1991) there appears though little evidence here to support this view. Only one of the nine job-search methods examined: “*Tried friends and family*” (see Table 21) was significant $p=.012$. Given the literature’s analysis that women are unlikely to have friends in the workplace outside of family who could help them in a job-search this result suggests a greater use of informal family methods to look for work.

The lack of informal methods used by men in the present study, using the literature as a guide, suggests that they had little access to workplace and industry networks that the sociological literature, in particular, identifies as where men control the employment opportunities for each other (Granovetter, 1982). The literature surrounding professional men makes it clear that this is the primary source of their job opportunities because they have access to the networks that “flag” upcoming opportunities (Kaufman, 1982).

Kaufman’s (1982) study of professionals (men) appears to have been largely ignored by many researchers yet provides explanations for the current study’s results that more recent studies have not attended. For example, job-seekers in the present study selected job advertisements as their main job-search strategy, yet studies of college students showed sending out CVs was their primary strategy (Mau & Kopiske, 2001), or a review of Australian job-seekers showed the use of informal contacts as the priority (Perry,

2001). Support for the present results comes from the work of Kaufman (1982) and the job-seeking of professionals who by their nature are older than college graduates.

To quote Kaufman (1982, p.156) "...the most clear-cut finding in our study was a consistent tendency for mature professionals to use newspaper ads regardless of reemployment success." Kaufman (1982) goes on to argue that among mature professionals, newspaper ads were not only found to be the most frequently used job-search method, but they also resulted in the greatest number of job placements. Further, he suggests there is evidence that professionals who do find work through answering job advertisements were more likely to have been poorer performers and to have experienced long-term unemployment. Finally, he argues that the long-term unemployed were more likely to turn to job advertisements as a defence against being rejected by employers.

12.4 Job-search methods – Age

Table 21 simply shows that the job-search methods selected by younger and mature job-seekers differed only with regard to the job-search method of "*Searched the internet for jobs.*" Given the growth of internet recruitment this becomes a potential barrier for mature job-seekers unless they are provided with the resources to learn such technologies: technologies that are certainly not beyond the learning capabilities of most mature job-seekers. Mature workers do have less access to the internet and have less skill using the internet. This result unfortunately reinforces a picture of new technology being a potential stumbling block for mature job-seekers (Warr, 1994).

12.5 Job-search methods – Time out of work

The reduction in use of certain job-search methods (see Table 22) over time by mature job-seekers in the present study illustrates an interesting issue of debate. Are long-term unemployed mature job-seekers reducing their use of certain job-seeking methods because they are discouraged, disillusioned, lacking motivation; or are mature job-seekers simply refining their job-search strategies to make the best use of their resources as Barber, Daly, Giannantonio, and Phillips (1994) suggest?

That time out of work was associated in reductions in the use of key job-search methods such as “*Answering job advertisements*” and “*Registering with the local MESA*” suggests that prolonged unemployment is having an effect of some kind. The point Gray and Baddy (1988) make is that even if job-seekers are consistently using a job-search method of some kind they could be using it ineffectively and persistent failure will certainly lead to a logical reduction in use of that method. Their study in particular suggests that while job-seekers may be using the “correct” job-search methods they may be engaging in them in an ineffective manner. Improving the quality of job-search therefore becomes the more important issue. For the long-term unemployed in the present study it appears that many job-seekers have ill-developed job-seeking capacities because the resources to prepare them for the job market in New Zealand are not as accessible as they are for school leavers and that their motivation to look for work has been affected by such constant rejection.

12.6 Job-search effort - Introduction

There are primarily two assumptions in the literature with regard to mature job-seekers and their job-search efforts that need attention. The first assumption is that greater job-seeking effort results in greater job opportunities (Saks & Ashforth, 1999). The empirical literature has struggled to find consistent links between the efforts of job-seekers and their success in finding a job (Wanberg, Watt & Rumsey, 1996).

Rather, research finds more support for the quality of the job-search; the idea that a job-seeker’s access or use of informal job-seeking methods is a better predictor of job-seeking success (Schwab et al., 1987). What is often ignored is that there are usually just as many demand variables such as a lack of jobs, regional decay, and changing consumer patterns that have just as much influence upon a job-seekers chances as the more focused upon supply side and individual issues of job skills, qualifications and attitudes (Moore, 1990).

The second assumption is that younger job-seekers bring more effort to their job-search (Rowley & Feather, 1987). The abundance of youth research and the incomplete samples of mature workers (including Rowley & Feather, 1987) make it difficult to suggest with any degree of confidence that younger job-seekers do show greater job-search effort. One alternative argument provided by Chan and Stevens (2001) is that age discrimination may

actually intensify the search effort required. As implied earlier, if the degree of effort is less significant than the quality of effort then this may become a spurious point of attention anyway because regardless of how much effort is expended in the job-search, gains could be made more simply by planning a search more strategically (Schwab et al., 1987).

One study that tentatively supports this was conducted by Gray and Baddy (1988) who focused on increasing the job-seeking knowledge and skills of a sample of 46 mature job-seekers (50 years +). While these participants did not job-look with more effort than a matched sample of non-participants they were overwhelmingly more successful in the job-search with the researchers having difficulty with final data collection because so many participants had gained employment. As Campion and Campion (1987) note, training for job-seeking appears to offer little benefit to experienced job-seekers yet has found to be beneficial to disadvantaged job-seekers such as rehabilitation clients, psychiatric patients, and the culturally disadvantaged.

An examination of Tables 24 to 31 suggests the short-term unemployed were more likely to use greater numbers of methods in their search for work. This is illustrated well by the number of short-term unemployed respondents (58, 15.3%) who indicated they had used five job-search methods compared to the long-term unemployed (17, 7.2%). As will be shown in later analysis, job-search effort peaks for men and women within the first six months suggesting a flurry of activity that calms down as job-seekers work out their favourite strategies or begin to lose motivation.

12.7 Job-search effort - Gender

The present study (see Tables 24 & 27) supports one of the peculiarities of job-search: the gender of a job-seeker, with respect to the variable of job-search effort, has little explanatory value as supported by other recent studies (Kulik, 2000). The result illustrated by Table 26 in particular is interesting because the mean difference between male and female job-search effort was negligible at .0002

The result is important because authors such as Leanna and Feldman (1991) have theorized that gender to some degree must influence the job-seeking behaviour of job-

seekers, both young and mature. As suggested by Drentea (1998) through the primarily sociological literature, a focus upon job-searching behaviours may not be the best place to look because the real decisions unfortunately are not made during recruitment but in selection where confidentiality and access to underlying rationales is so much more difficult to access. While job-seekers of either gender may generally behave in a similar way during this recruitment process, the success of their job-search will not be realised till they have completed the selection process also.

12.8 Job-search effort - Age

Results of the present study support the idea that those in the age cohort of 61+ years (see Tables 25, 28 & 29) expended less job-search effort. A simple viewing of the 61+ age columns shows a relatively clear trend of less job-search effort, though the sample size is smaller. The fact that age is not a clear cut differentiator of job-search effort is significant in its own right because so much of the literature ‘leans’ towards the view that it is only ‘natural’ that the oldest of the mature job-seekers would engage in less effort because of their closeness to retirement, the changing of life priorities and the acceptance of the ‘consensus’ that they should step aside for youth. Warr and Jackson (1984) for example in a study of unemployed working class men found that employment commitment peaked in the 40 to 49 age-group but declined suddenly with the 60 to 64 age-group.

The present result is interesting because other researchers such as Vuori and Vesalainen (1999) removed job-seekers aged 54 years and over because it was believed that given government income support measures and superannuation those aged 54 years and over would have reduced job-seeking motivations. As illustrated in Table 27, the mean job-seeking up to age 60 years is relatively consistent ($M=4.11$). It is only from age 61 years that a significant mean decline is evidenced by the post-hoc Tukey test or simply by looking at the mean scores. The smaller sample for those aged 61 years and over could also possibly have influenced mean scores. This result lends tentative support to the fact that job-seeking for those up to 60 years of age is still a valued activity for the present sample.

Of possibly greater relevance in the present study is why the mean job-search effort scores for the age cohort of 51-55 years for both males ($M=3.84$) and females ($M=3.60$) is

lower than for their immediate age cohorts of 46-50 and 56-60 years of age (see Table 29). While not statistically significant it is an interesting trend given the healthy sample sizes for both the male and female age cohorts.

Rationalisations about mature worker employment commitment (and job-seeking efforts) appear to hinge on the ability to be able afford to contemplate retirement (Bardasi & Jenkins, 2002). The recent economic downturn in the United States has thrown this issue into stark relief because a number of 'retirees' have rejoined the labour market because their income from their greatly devalued investments could not support their leisured lifestyle (Kadlec, 2002). While only a momentary 'blip' in the current economic landscape it is a signal that in the future the increasingly aging workforce may not be able to support their retirement in the way presently enjoyed. In New Zealand with the lifting of the retirement age from 60 to 65 years we are witnessing increasing labour force participation simply because people do not have the luxury of contemplating retirement any earlier (Stephenson & Scobie, 2002) or as in the United States people are having to return to the workforce after taking early retirement (Kadlec, 2002).

12.9 Job-search effort – Time out of work

That mean job-search peaks at six months is supported by other researchers (Feather, 1982; Kaufman, 1982; Warr & Jackson, 1984). Kulik (2001) in fact came to the conclusion that job-search effort peaked earlier at 2-3 months. Further examination by gender in the present study supports this conclusion to some degree by showing that female job-search effort ($M=4.72$) peaked later than male job-search effort at six months while male job-search effort peaked earlier at less than 3 months ($M= 5.0$). Regardless of 3 months or 6 months, mature job-seekers in the present study indicate that they are able to sustain their greatest efforts early on in the job-seeking process. While the cross-sectional nature of the present study requires the researcher to be cautious about time effects, previous studies using different samples (Kulik, 2001) suggests that the present results are sufficiently robust.

For providers of job-seeking services to mature job-seekers these results alone suggest that the greatest gains can be made early on in the experience of unemployment. The

high levels of long-term unemployment across mature age-groups suggests this issue has not been raised with sufficient urgency.

12.10 Job-search methods – Self efficacy

Previous analyses appear to support the idea that the “active” job-seeking behaviours of approaching agencies, workplaces and making telephone calls could be beyond the confidence of many job-seekers. Other analysis would suggest that such behaviours are more likely to be exhibited by job-seekers who have been without work for a short period. There appears little doubt that answering job advertisements, contacting WINZ and MESA, in particular, constitutes a basic level of job-search effort for the participants in the present study.

The literature attends to this issue through the concept of job-seeking self-efficacy. This concept refers to an individual’s confidence in his or her ability to successfully perform a variety of job-seeking activities (Wanberg, Watt, & Rumsey, 1996). Kanfer and Hulin (1985) reported higher job-seeking self-efficacy was associated with increased job-search behaviour and reemployment. Rife and Kitty (1990) found that unemployed workers who had stopped searching for a job possessed significantly less job-search self-efficacy than workers who were actively searching for a job.

The issue of job-seeking self-efficacy is important because job-seeking studies have given it little emphasis. Intuitively the issue of assertive job-seeking behaviours or self-efficacy makes sense because it fills the gap between noting the number of job-search methods used with giving some indication to the confidence or risk taking of the job-seeker to find a job.

Similarly the results of Table 31 “*The reason for becoming a mature job-seeker*” suggest some impact on the self-efficacy of a mature job-seeker to look for work. For example, compulsory redundancy for men was associated with the greatest mean job-search effort with $M=4.63$, whereas for women the mean job-search effort was even greater for compulsory redundancy $M=4.71$, suggesting that the experience of compulsory redundancy is possibly a spur to job-seeking efforts regardless of gender.

Without the benefit of such results it would not have been difficult to argue that those job-seekers that have been made compulsorily redundant would be likely to have little job-seeking self-efficacy given the apparent “blow” to their self esteem because they have been made redundant. The results here indicate the opposite, the mature job-seekers who have been made redundant generally engaged in more job-seeking than others who became job-seekers for different reasons.

An explanation for this result comes from the psychological distress literature. Miller and Hoppe (1994) argue that the consequences of job termination, such as job-seeking, remain virtually unexplored as previous research has tended to treat unemployment as an event or process removed from termination. They suggest that it can only be speculated that it is better from a mental health point of view to be terminated along with colleagues (redundancy) than to be singled out because of personal deficiency (dismissal). This is because firings tend to call into question competency and character while in redundancies worker capabilities are not necessarily called into question.

Miller and Hoppe (1994) suggest that a common feature of much unemployment research has been to omit how the unemployed left employment even though intuitively it makes sense to consider such as variable. Their study of employed, redundant, and fired male workers showed that fired men had the highest mean scores for anxiety and depression though both redundant and fired workers were experiencing particularly high levels of psychological distress. The point they make that is relevant to the present study is that workers who were made redundant were less affected by their termination compared to their colleagues who were fired.

In the present study it is no surprise then that the job-seeking effort of those respondents honest enough to reply that they had been “*Dismissed*” easily had one of the lowest job-search effort means ($M=3.03$). Other more relevant examples would include those returning after “*Health and disability*” ($M=3.4$), “*Seeking work for the first time*” ($M=3.7$) and for women especially, “*Returning after family responsibilities*” ($M=3.6$). These three reasons could be associated with a lack of job-seeking self-efficacy rather than a lack of job-seeking motivation. It appears intuitively reasonable for people returning to the labour market after a long break to be tentative and lacking confidence in their job-seeking abilities rather than lacking simple motivation to go out into the labour

market and “hustle” for work. These results raise issues that providers of mature job-seeking services could possibly use to their benefit because it fills the gap between intuition and identifying real needs.

12.11 Conclusions – Job-seeking behaviour

Job-search methods

The focus upon primarily “formal” job-search methods by the mature job-seekers in the present study has a number of important implications. First, studies generally support the idea that successful job-seekers used mainly “informal” job-seeking methods (Schwab, 1987; Windolf & Wood, 1988; Miller & Rosenbaum, 1997; Perry, 2001) suggesting that job-seekers in the present study were not maximising their job-seeking efforts which further analysis shows is definitely considerable.

While studies agree that successful job-seekers attribute their successes to informal job-search strategies various samples have indicated more effort placed with formal strategies. For example Kaufman (1982) notes that male professionals used job advertisements ahead of other strategies while more recently Mau and Kopischke (2001) note that graduate university students indicated that they used CVs, the university placement office and job advertisements ahead of more informal search strategies.

What this suggests is that while job-seekers do attend to their family and friends and their former work colleagues and contacts, they devote more effort to formal job-seeking strategies. Possible explanations for this include the fact that there are many formal community, government, and private institutions devoted to facilitating employment that it is only natural that these sources are used more often.

Secondly, informal search methods, aside from friends and colleagues require a reasonable degree of confidence or job-seeking self-efficacy to take the “knock-backs” associated with continually approaching employers or new employment agencies. Such fortitude is regularly popularised in popular texts about job-seeking. One example, the legendary figure of John D. Rockefeller of Standard Oil used to frequently recount his six-week door knocking experience of looking for his first job as an accounting clerk just prior to the outbreak of the American Civil War (Chernow, 1998).

Job-search methods – Gender

Of real interest is the fact that gender was not strongly associated with the selection of job-search methods as suggested by some authors such as Leanna and Feldman (1991). The one significant relationship showing more women than men selecting “*Tried family and friends*” is possibly explained by the sociological literature using the concepts of strong and weak ties. Essentially women are described as placing greater emphasis on “strong” ties (family and friends) than men because they generally have not developed the “weak” ties (work colleagues and industry contacts) of men across their own workplace and the industry.

While this result may be supported by these concepts we could have then expected that men would have significantly indicated a greater intention to visit workplaces and to knock on doors, which is not supported in the present study even though males did proportionately select this response more than females. What also needs to be kept in mind regarding the issue of gender in the present study is the fact that the majority of the women are “younger” than the men and were returning to the labour market for different reasons as evidenced by earlier results.

Job-search methods – Time out of work

The unemployment dichotomy variable appeared to explain the selection of varying job-search strategies with those job-seekers classified as long-term unemployed less likely to select at least four job-search strategies. Possible explanations could include the fact that since these respondents are still unemployed, the present study is in effect surveying a number of poorer job-seekers. That is many of these job-seekers are simply ineffective in their approach to job-seeking and do not have marketable skills. What is noticeable is that the job-seeking strategies, less engaged, are formal job-seeking approaches and these job-seekers tried informal methods in proportionately similar numbers as the shorter-term unemployed. This could also be interpreted as a retreat from the formal labour market or a reflection of the reality of the formal labour market.

Job-search effort

The present analyses show that age and gender had less of a relationship to job-search effort than time out of work or the unemployment dichotomy variable. The job-search effort of mature job-seekers who have been out of work for more than 12 months is significantly reduced possibly reflecting a broad range of factors such as disillusionment, employer bias, lack of marketable skills and reliance on a smaller number of perceived effective job-seeking strategies.

As discussed, authors such as Gray and Baddy (1988) have raised the point that job-search effort may be a spurious indicator of job-search effectiveness given that some studies focusing on improving job-search effectiveness have not indicated a simple increase in job-search efforts even though job-seekers who focused on their effectiveness were successful in finding work by concentrating their efforts instead of increasing them.

Mature job-seekers sustained the highest mean level of job-search for up to six months (see Table 26); a point supported by other researchers (Feather, 1982; Kaufman, 1982; Warr & Jackson, 1984; Kulik, 2001). Men's job-search peaked at six months compared to women's job-search, which peaked earlier at less than three months. This mean difference though was not significant.

Analysis suggests that the mean job-search effort for those job-seekers aged 61 years and over was significantly less than for the other age categories. In the New Zealand context this should not be too much of a surprise given the impact of raising the age of eligibility for government superannuation to 65 years in the 1990s. This policy alone is credited with increasing labour force participation rates for women in particular.

Job-search effort – Self efficacy

The reason for becoming a mature job-seeker has received little attention from researchers yet results from the present study suggest that job-seeking self-efficacy in particular may be affected by the reason for becoming a job-seeker. Experience of the labour market would suggest that those job-seekers who have been dismissed would have different levels of job-seeking self efficacy compared to those who have been made

redundant. In the present study those job-seekers made redundant, especially males, tried very hard to look for work in terms of job-search effort, while those who were dismissed tried least.

**CHAPTER THIRTEEN:
RESULTS
BARRIERS FACING MATURE JOB-SEEKERS**

13.0 Introduction

The following results examine four issues: reasons given for non-employment, general barriers, personal barriers and training.

13.1 Reasons given for non-employment

The survey asked respondents to indicate the reasons employers, or their representatives, used *not* to employ them as mature job-seekers. A total of 10 nominated categories were provided and an unstructured “other, please specify”. Respondents were able to tick all categories that applied.

Table 32
Reasons given for non-employment

Reasons given:	Total	Percent
No reason provided	379	53.4
Too many applicants	234	33.0
Considered not suitable	183	25.8
Job already taken	166	23.4
Too old for the job	157	22.1
Other person preferred	137	19.3
Prefer younger staff	133	18.7
Not qualified for the position	127	17.9
Lack of suitable skills	92	13.0
Lack of NZ job experience	27	3.8
Too qualified	13	1.8
	N=710	

Table 32 shows that when asked to provide a reason for their non-employment by employers, mature job-seekers indicated they were more likely not to be provided with a reason at all (53.4 percent). Other selections include being told there were “*Too many applicants*” (33.0 percent) or told they were simply “*Not suitable*” (25.8 percent). Of real interest is the number of mature job-seekers who indicated they were “*Too old for the job*” (22.1 percent) or that “they” “*Prefer younger staff*” (18.7 percent).

Table 33

Relations between reasons given for non-employment and gender

Reasons given:	Male	Female	Total	χ^2	Sig (2 side)	V
Too old for the job	104	43	147	27.296	***.000	.201
Prefer younger staff	77	47	124	6.571	*.010	.099
Considered not suitable	104	71	175	5.646	*.017	.091
Too many applicants	104	125	229	5.489	*.019	.090
No reason provided	190	166	356	.838	.360	.035
Too qualified	8	4	12	1.095	.387	.040
Lack of suitable skills	42	46	88	.641	.423	.031
Lack of NZ job experience	12	14	26	.334	.564	.022
Other person preferred	71	61	132	.285	.593	.021
Not qualified for the position	62	61	123	.101	.750	.012
Job already taken	82	75	157	.023	.880	.006
	N=349	N=326	N=675			

*** $p < .001$ * $p < .05$

Contingency table analyses were conducted with eleven reasons for non-employment against the grouping variable of gender. Table 33 shows that males were more likely than females to select as their reasons for non-employment as, “*Too old for the job*” ($p = .000$, Cramér's $V = .201$), “*Prefer younger staff*” ($p = .010$, Cramér's $V = .099$), “*Considered not suitable*” ($p = .017$, Cramér's $V = .091$). However, further contingency table analysis, controlling for age, shows that more mature males and females (56 + years) selected “*Too old for the job*” (younger job-seekers, $p = .000$, Cramér's $V = .166$; mature job-seekers, $p = .103$, Cramér's $V = .129$).

Table 34**Relations between reasons given for non-employment by age dichotomy**

Reasons given:	Young	Mature	Total	χ^2	Sig (2 side)	V
Too old for the job	80	75	155	65.810	***.000	.309
Prefer younger staff	86	44	130	8.686	** .003	.112
Too many applicants	181	47	228	2.037	.154	.054
Too qualified	11	1	12	1.629	.202	.049
Job already taken	127	33	160	1.238	.266	.042
Lack of NZ job experience	20	4	24	.718	.397	.032
Considered not suitable	137	38	175	.623	.430	.030
Not qualified for the position	93	26	119	.337	.562	.022
Other person preferred	99	34	133	.247	.619	.019
No reason provided	284	87	371	.095	.759	.012
Lack of suitable skills	67	20	87	.047	.829	.008
	N=525	N=165	N=690			

*** $p < .001$ ** $p < .01$

Table 34 shows that mature respondents were more likely than younger respondents to select as their reasons for non-employment as, “*Too old for the job*” ($p=.000$, Cramér’s $V=.309$), and “*Prefer younger staff*” ($p=.003$, Cramér’s $V=.112$). The Cramér’s $V=.309$ for the selection of “*Too old for the job*” indicates a moderate to strong relationship suggesting that a significant proportion of mature respondents selected this item.

Table 35**Relations between reasons given for non-employment by unemployment dichotomy**

Reasons given:	STU	LTU	Total	χ^2	Sig (2 side)	V
Too old for the job	71	70	141	8.988	** .003	.121
No reason provided	219	120	339	3.734	.053	.078
Too qualified	11	2	13	3.074	.080	.071
Not qualified for the position	63	53	116	2.825	.093	.068
Job already taken	98	49	147	2.458	.117	.063
Prefer younger staff	66	54	120	2.383	.123	.062
Lack of suitable skills	44	38	82	2.243	.134	.060
Too many applicants	117	85	202	1.330	.249	.046
Other person preferred	78	44	122	.491	.484	.028
Lack of NZ job experience	13	10	23	.217	.641	.019
Considered not suitable	102	67	169	.064	.800	.010
	N=378	N=240	N=618			

** $p < .01$

Table 35 shows that long-term unemployed respondents were more likely than short-term unemployed respondents to select as their reason for non-employment as, “*Too old for the job*” ($p = .003$, Cramér's $V = .121$). While not significant, the proportionately greater numbers of long-term unemployed respondents indicating that they were not given a reason for their non-employment is a point worth noting “*No reason provided*” ($p = .053$, Cramér's $V = .078$).

13.2 General barriers faced by mature job-seekers

Respondents were asked what they thought were the general barriers faced by all mature job-seekers. Eight nominated categories were provided and respondents were asked to tick all that applied.

Table 36

General barriers

	Number	Percent
It is cheaper to employ younger people	419	59.0
View younger people should be given a chance	300	42.3
Employers not willing to train mature employees	293	41.3
Older workers do not have right skills	240	33.8
Employer's attitudes to workers	236	33.2
Current skills redundant and pace of change	230	32.4
Difficulty in relocating to another centre	136	19.2
Only want male or female staff	64	9.0
	N= 710	

Table 36 shows that mature job-seekers selected as their primary general barriers: “*It is cheaper to employ younger people*” (59.0 percent), “*View younger people should be given a chance*” (42.3 percent) and “*Employers not willing to train mature employees*” (41.3 percent). Of interest is the fact that approximately one-third of respondents agreed that “*Older workers do not have right skills*” (33.8 percent) and that a general barrier was “*Current skills redundant and pace of change*” (32.4 percent).

Table 37**Relations between general barriers and gender**

General barriers:	Male	Female	Total	χ^2	Sig(2)	V
Current skills redundant	108	114	222	1.236	.266	.043
Employers' attitudes to workers	126	105	231	1.136	.287	.041
It is cheaper to employ younger people	214	190	404	.646	.433	.031
Employers not willing to train mature employees	151	131	282	.658	.417	.031
Not enough jobs in NZ	131	130	261	.390	.532	.024
Older workers do not have the right skills	114	112	226	.216	.642	.018
Difficulty in relocating to another centre	68	59	127	.212	.645	.018
Younger people should be given a chance	146	140	286	.085	.770	.011
	N=349	N=326	N=675			

Contingency table analyses were conducted with the eight general barriers against the demographic variable of gender to examine whether gender had any relationship with the general barriers selected. None of the eight general barriers were found to have a relationship with gender (see Table 37). In fact, an examination of Table 37 shows that the least non-significant barrier was, “*Current skills redundant*,” ($p=.266$, Cramér's $V=.043$).

Table 38**Relations between general barriers and age dichotomy**

General barriers:	Young	Mature	Total	χ^2	Sig (2)	V
Current skills redundant	165	62	227	2.149	.143	.056
Younger people should be given a chance	218	78	296	1.694	.193	.050
Not enough jobs in NZ	195	70	265	1.480	.224	.046
Difficulty in relocating to another centre	104	27	131	.969	.325	.037
Employers not willing to train mature employees	223	64	287	.703	.402	.032
It is cheaper to employ younger people	316	96	412	.211	.646	.017
Employers' attitudes to workers	179	54	233	.105	.746	.012
Older workers do not have the right skills	179	56	235	.001	.971	.001
	N=525	N=165	N=690			

*Young = 40-55 years; Mature = 56 years and over

Similarly, contingency table analyses were conducted with the eight general barriers against the dichotomous grouping variable of age. None of the eight general barriers were found to have a relationship with age (see Table 38). An examination of Table 38 shows that the least non-significant barrier was also, "*Current skills redundant*," ($p=.143$, Cramér's $V=.056$).

Table 39**Relations between general barriers and unemployment dichotomy**

General barriers	STU	LTU	Total	χ^2	Sig (2)	V
Not enough jobs in NZ	133	107	240	5.458	*.019	.094
Employers not willing to train mature employees	150	112	262	2.932	.087	.069
Current skills redundant	114	88	202	2.826	.093	.068
Difficulty in relocating to another centre	68	56	124	2.614	.106	.065
Older workers do not have the right skills	125	90	215	1.271	.260	.045
Younger people should be given a chance	154	108	262	1.090	.296	.042
It is cheaper to employ younger people	230	142	372	.173	.678	.017
Employers' attitudes to workers	128	78	206	.123	.726	.014
N=378 N=240 N=618						

* $p < .05$

Contingency table analyses were also conducted with the eight general barriers against the dichotomous grouping variable of time out of work. Only “*Not enough jobs in New Zealand*” ($p = .094$, Cramér's $V = .019$) was found to be significant with proportionately more long-term unemployed respondents selecting this general barrier.

13.3 Personal barriers to employment

Respondents were asked to select from a choice of 23 personal barriers those that were applicable to them as they sought employment.

Table 40

Personal barriers

Personal barrier:	Number	Percent
I do not have computer skills	238	33.5
I am under qualified for the jobs available	213	30.0
I am over qualified for the jobs available	152	21.4
I am worried about being rejected by employers	142	20.0
I am losing motivation to keep trying for a job	142	20.0
Wages are so low it is not worth giving up the benefit	138	19.4
Employers believe I will not pick up skills	128	18.0
Not enough hours of paid work	114	16.1
Employers believe I am too expensive	111	15.6
I speak my mind	111	15.6
Transport difficulties and cost	110	15.5
I cannot work the hours required	87	12.3
I don't believe I have any useful skills	81	11.4
I don't know what to do	64	9.0
I lack NZ work experience	41	5.8
English is my second language	31	4.4
Employers believe I won't stay	37	5.2
Prohibitive cost of CVs and recruitment agencies	36	5.1
Unsocial hours	53	7.5
Care-giving responsibilities	58	8.2
Cannot accept having to create a new image	29	4.1
I am a union/tribunal member	38	5.4
I don't believe I can learn new skills	29	4.1
	N= 710	

Table 40 shows that the two personal barriers selected mature job-seeker respondents were: “*I do not have computer skills*” (33.5 percent) and “*I am under-qualified for the jobs available*” (30.0 percent). Of interest is the fact 21.4 percent of respondents who indicated that their personal barrier was due to being “*Over-qualified for the jobs available.*” Finally 20 percent of respondents indicated that “*I am worried about being rejected by employers*” and, “*I am losing motivation to keep trying for a job.*”

Table 41
Relations between personal barriers and gender

Personal Barriers	Male	Female	Total	χ^2	Sig(2)	V
I cannot work the hours required	26	59	85	17.363	***.000	.160
I am over-qualified for the jobs available	99	51	150	15.785	***.000	.153
Care-giving responsibilities	16	41	57	13.926	***.000	.144
Employers believe I am too expensive	68	39	107	7.148	** .008	.103
I don't know what to do	23	41	64	7.038	** .008	.102
I am under-qualified for the jobs available	94	112	206	4.378	*.036	.081
Can't accept having to create a new image	10	19	29	3.599	.058	.073
Employers believe I won't stay	24	12	36	3.410	.065	.071
I speak my mind	63	45	108	2.263	.132	.058
Employers believe I will not pick up the skills	71	52	123	2.183	.140	.057
I am worried about being rejected by employers	63	73	136	1.974	.160	.054
I am losing motivation to keep trying for a job	63	73	136	1.974	.160	.054
English is my second language	11	17	28	1.804	.179	.052
Not enough hours of paid work	61	45	106	1.720	.190	.050
I don't believe I have any useful skills	37	40	77	.464	.496	.026
I don't believe I can learn new skills	14	10	24	.438	.508	.025
Wages are so low its not worth giving up benefit	70	61	131	.195	.659	.017
Unsocial hours	25	26	51	.159	.690	.015
Prohibitive cost of CV's and recruit agencies	19	16	35	.099	.754	.012
I do not have computer skills	116	109	225	.003	.957	.002
Transport difficulties and cost	55	51	106	.002	.967	.002
I lack New Zealand job experience	21	20	41	.004	.949	.002
	N=349	N=326	N=675			

*** $p < .001$ ** $p < .01$ * $p < .05$

Contingency table analyses (see Table 41) indicate that female mature job-seekers were more likely to agree that important personal barriers to their participation in the labour market were the following: “*I cannot work the hours required*” ($p=.000$, Cramér's $V=.160$), “*I have care giving responsibilities*” ($p=.000$, Cramér's $V=.144$), “*I am under-qualified for the jobs available*” ($p=.036$, Cramér's $V=.081$), “*I don't know what to do*” ($p=.008$, Cramér's $V=.102$).

By contrast men were more likely to select: “*I am over-qualified for the jobs available*” ($p=.000$, Cramér's $V=.153$), and “*Employers believe I am too expensive*” ($p=.008$, Cramér's $V=.103$).

Table 42**Relations between personal barriers and unemployment dichotomy**

Personal Barriers	STU	LTU	Total	χ^2	Sig (2)	V
I am worried about being rejected by employers	58	68	126	15.259	***.000	.157
I don't believe I can learn new skills	6	19	25	15.150	***.000	.157
Transport difficulties and cost	50	52	102	7.586	** .006	.111
Unsocial hours	21	27	48	6.645	*.010	.104
I don't believe I have any useful skills	33	37	70	6.534	*.011	.103
Can't accept having to create a new image	11	17	28	5.911	*.015	.098
I am losing motivation to keep trying for a job	69	63	132	5.588	*.018	.095
I speak my mind	52	48	100	4.219	*.040	.083
I don't know what to do	26	28	54	4.221	*.040	.083
Employers believe I am too expensive	70	31	101	3.369	.066	.074
Care-giving responsibilities	25	25	50	2.855	.091	.068
I cannot work the hours required	42	36	78	2.013	.156	.057
English is my second language	14	14	28	1.539	.215	.050
I am over-qualified for the jobs available	92	49	141	1.282	.257	.046
Wages are so low its not worth giving up benefit	71	53	124	.997	.318	.040
I am under-qualified for the jobs available	112	80	192	.940	.332	.039
Employers believe I will not pick up the skills	74	41	115	.603	.438	.031
I do not have computer skills	132	77	209	.528	.467	.029
Employers believe I won't stay	22	12	34	.190	.663	.018
Not enough hours of paid work	55	38	93	.189	.664	.017
I lack New Zealand job experience	20	14	34	.083	.773	.012
Prohibitive cost of CV's and recruit agencies	19	13	32	.046	.831	.009
	N=378	N=240	N=618			

*** $p < .001$ ** $p < .01$ * $p < .05$

Table 42 shows that all of the nine significant two-way contingency table analyses indicate personal barriers faced by long-term unemployed respondents. Long-term unemployed respondents were more likely to indicate that: “*I am worried about being rejected by employers*” ($p=.000$, Cramér's $V=.157$), “*I don't believe I can learn new skills*” ($p=.000$, Cramér's $V=.157$), “*Transport difficulties and cost*” ($p=.006$, Cramér's $V=.111$), “*Unsocial hours*” ($p=.010$, Cramér's $V=.104$), “*I don't believe I have any useful skills*” ($p=.011$, Cramér's $V=.103$), “*Can't accept having to create a new image*” ($p=.015$, Cramér's $V=.098$), “*I am losing motivation to keep trying for a job*” ($p=.018$, Cramér's

$V=.095$), *I speak my mind*” ($p=.040$, Cramér's $V=.083$), “*I don't know what to do*” ($p=.040$, Cramér's $V=.083$).

Table 43**Relations between personal barriers and age dichotomy**

Personal Barriers	Young	Mature	Total	χ^2	Sig (2)	V
I am losing motivation to keep trying for a job	94	44	138	6.024	*.014	.093
I don't know what to do	54	7	61	5.689	*.017	.091
Can't accept having to create a new image	16	12	28	5.756	*.016	.091
Prohibitive cost of CV's and recruit agencies	23	12	35	2.180	.140	.056
Care-giving responsibilities	47	9	56	2.060	.151	.055
I speak my mind	77	31	108	1.615	.204	.048
I don't believe I have any useful skills	63	14	77	1.565	.211	.048
I do not have computer skills	168	61	229	1.398	.237	.045
I cannot work the hours required	69	16	85	1.380	.240	.045
I don't believe I can learn new skills	18	9	27	1.371	.242	.045
I am under-qualified for the jobs available	163	45	208	.850	.357	.035
Unsocial hours	43	10	53	.803	.370	.034
I am over-qualified for the jobs available	115	31	146	.731	.393	.033
I lack New Zealand job experience	31	7	38	.667	.414	.031
Transport difficulties and cost	85	23	108	.482	.488	.026
Employers believe I will not pick up the skills	94	33	127	.367	.545	.023
English is my second language	21	5	26	.326	.568	.022
I am worried about being rejected by employers	101	35	136	.309	.578	.021
Wages are so low its not worth giving up benefit	105	30	135	.264	.608	.020
Not enough hours of paid work	85	25	110	.101	.808	.012
Employers believe I won't stay	28	8	36	.060	.807	.009
Employers believe I am too expensive	83	25	108	.041	.839	.008
	N=525	N=165	N=690			

* $p < .05$

Table 43 shows that the “mature” mature job-seekers were more likely to select the two personal barriers of “*I am losing motivation to keep trying for a job*” ($p=.014$, Cramér's $V=.093$), and “*I can't accept having to create a new image*” ($p=.016$, Cramér's $V=.091$). By contrast proportionately greater numbers of “younger” job-seekers selected the statement “*I don't know what to do*” ($p=.017$, Cramér's $V=.091$).

Further contingency table analysis controlling for time out of work (unemployment dichotomy) shows that proportionately greater numbers of “younger” long-term unemployed ($p=.007$, Cramér's $V=.126$) were more likely to select the barrier of “*Losing motivation to keep trying for a job*” compared to those “younger” job-seekers who were

without work for less than 12 months (see Table 44). By comparison “mature” mature job-seekers who were either short-term or long-term unemployed selected in similar proportions the statement that they were “*Losing motivation to keep trying for a job*” ($p=.989$, Cramér's $V=.001$).

Table 44
Relationship between age, motivation to work, and unemployment

Age Dichotomy	Unemployment	I am losing motivation to keep trying for a job				Total	%
		Yes	%	No	%		
*Young	STU	43	15.1	242	84.9	285	100
	LTU	44	25.3	130	74.7	174	100
	Total	87	19.0	372	81.0	459	100
*Mature	STU	24	28.9	59	71.1	83	100
	LTU	17	28.8	42	71.2	59	100
	Total	41	28.9	101	71.1	142	100

*Young: $\chi^2 = 7.317$ ($p=.007$); $V=.126$

*Mature: $\chi^2 = 0.000$ ($p=.989$); $V=.001$

13.4 Mature job-seekers and training

Four questions in the present study asked mature job-seekers about training issues. The first question asked if respondents had undertaken training to up-skill for a new job; the second question asked respondents to identify what type of training they had undertaken; the third question asked if this training was sufficient to make them job ready; and finally, for those respondents who indicated that the training was not sufficient, they were then asked why it was not sufficient.

13.4.1 Undertaken training?

More than half of the respondents, 55.3 percent (493), indicated they had undertaken some form of training while they were unemployed.

Table 45

Relationship between training and gender

		Male	%	Female	%	Total	χ^2	Sig (2)	V
Undertaken training?	Yes	216	48.2	277	62.5	493	18.465	***.000	.144
	No	232	51.8	166	37.5	398			
Total		448	100.0	443	100.0	891			

*** $p < .001$

In response to the actual question of whether a respondent had undertaken training Table 45 shows that females were significantly more likely to have undertaken training than males with 62.5 percent of females saying they had undertaken training in comparison to 48.2 percent of males ($p = .000$, Cramér's $V = .144$).

Table 46 shows that both younger males ($p=.000$) and females ($p=.007$) were more likely to undertake training than mature males and females. What Table 46 also shows is that 48.7 percent of “mature” women undertook training compared to only 36.4 percent of “mature” men.

Table 46

Relationship between training, gender and age

		Young	%	Mature	%	Total	%	χ^2	Sig 2	V
Male										
Undertaken training?	Yes	154	54.6	55	36.4	209	48.3	13.026	***.000	.173
	No	128	43.8	96	63.6	224	51.7			
Total		282	100.0	151	100.0	433	100.0			
Female										
Undertaken training?	Yes	232	65.0	38	48.7	270	62.1	7.196	**.007	.129
	No	125	35.0	40	51.3	165	37.9			
Total		357	100.0	78	100.0	435	100.0			

** $P < .01$; *** $p < .001$

Table 47 shows a non-significant relationship between time out of work and having undertaken training ($p=.342$, Cramér's $V=.105$). An examination of Table 47 shows that the most active job-seekers: those at around 6 months out of work, were less likely to indicate that they had undertaken training (47.2 percent) than those job-seekers who had been out of work for more than 5 years (58.7 percent).

Table 47

Relationship between training and time out of work

Time out of work:	Undertaken training?				Total	%
	Yes	%	No	%		
Less than a month	57	50.4	56	49.6	109	100.0
One to three months	64	61.0	41	39.0	99	100.0
Six months	51	47.2	57	52.8	106	100.0
One Year	85	62.0	52	38.0	133	100.0
Two years	51	57.3	38	42.7	88	100.0
Three years	30	53.6	26	46.4	54	100.0
Four years	20	55.6	16	44.4	34	100.0
Five years	31	50.8	30	49.2	57	100.0
Longer	64	58.7	45	41.3	101	100.0
Total	453		361		781	100.0

$\chi^2 9.004$ ($p = .342$); $V = .105$

13.4.2 Type of training received

Those who had undertaken training were then asked to indicate whether they had received computing skills training, curriculum vitae preparation training and an “other” category for other types of training received. Respondents indicated that 65.3 percent had received computer skills training while 41.7 percent had received curriculum vitae preparation training. In the “other” category 205 respondents referred to training that was grouped as business skills training (44 percent), social service skills (30 percent), tourism and hospitality (4 percent), tertiary study (17 percent) and various short courses (5 percent).

13.4.3 Training sufficient to make job-ready?

The third question asked about the sufficiency of the training to make them job-ready with 58.9 percent (302) of respondents agreeing with this statement. Of interest are the 41.1 percent (210) of respondents who indicated that no; the training was not sufficient to make them ready for work. As is shown in Table 48 a number of respondents used this question as an opportunity to provide justifications for why they had not trained at all, rather than answer the question of whether the training was sufficient to make them job-ready. While not directly answering the question the way the researcher intended the responses do provide some useful insights into the thoughts and feelings of respondents to this issue.

Table 48

Mature job-seeker reasons why they did not undertake training

	Frequency	Percent
Considering training / thinking about it	41	19.5
Already have the skills	40	19.0
Need more skills	29	13.8
Lack purpose / focus	27	12.9
Can't get in/ too expensive	19	9.0
Don't want to / Can't be bothered	13	6.2
Too old	13	6.2
Poor course	12	5.7
No jobs so what's the point	9	4.3
Lack confidence / motivation	7	3.3
Total	210	100.0

**CHAPTER FOURTEEN:
DISCUSSION
BARRIERS FACING MATURE JOB-SEEKERS**

14.0 Introduction

As the literature indicates, society implicitly or explicitly holds age stereotypes about appropriate roles in employment creating significant barriers for mature job-seekers looking to re-enter the labour market (Moore, 1996). Age as Lawrence (1996a) suggests is important to people yet many are unconscious of how they actively discriminate because of age, regarding their behaviour as perfectly “normal”. McGregor’s (2001) study of New Zealand employers and employees showed that many mature workers (20 percent) often accepted their own ageist stereotypes. Mature job-seekers as will be illustrated in the present study, however, become acutely aware of the barrier that is their chronological age, yet struggle to find ways to overcome this barrier.

Alternatively there is evidence in the present results from a more economic perspective to suggest that many mature job-seekers are not entirely without some responsibility for their individual plight with regard to their skill development. As has been already developed however, mature job-seekers are not supported by the private or public sectors in their endeavours to remain “current” and continue to be productive and valued contributors to New Zealand’s economy.

14.1 Reasons given for non-employment

The present study asked respondents to indicate the reasons employers, or their representatives, used *not* to employ them as mature job-seekers. A total of 10 nominated categories were provided and an unstructured “other, please specify”. Respondents were able to tick all categories that applied.

The majority of respondents (53.3 percent) when asked to give a reason for why employers did not employ them indicated there was “*No reason provided*” (see Table 32). The reason for this silence is simply the accepted business practice of not discussing reasons for non-employment given the possibility of self-incrimination through a careless

statement. Such behaviour is also reflected through the process of offering a minimum of detail in written references. The preference for “telephone referees” highlights the value placed upon confidentiality because much more can be discussed “off the record” through telephone discussions. Written documents only increase the risk of future litigation (Trew & Sargent, 2000). This however is a business practice that is not appreciated by mature job-seekers who indicate they often view this silence as an admission of discrimination on the employers’ part.

Other responses included “*Too many applicants*” (33.0 percent) and told they were “*Considered not suitable*” (25.8 percent). These two responses also illustrate how little feedback applicants receive from employing organizations. This practice unfortunately appears to be a consequential practice adopted by employers in response to the Human Rights Act 1999. Employers believe that it is legally unwise to enter into discussion with unsuccessful applicants about why they were not employed except for reasons that are specific and demonstrable (Rudman, 1999).

Surprisingly 22.1 percent of the mature job-seeker respondents indicated that they were told explicitly that they were “*Too old for the job*” and 18.7 percent of respondents also indicated the employing organization told them they “*Preferred younger staff*”. Given the wording of the question is unequivocal, “What reasons did employers use not to employ you?” this leaves little to infer other than respondents perceived they faced direct discrimination from employers or their representatives who did not see that there was anything untoward in being so openly discriminatory. The EEO Trust (2000) study into recruitment and selection, “*Recruiting Talent*”, supports this finding by noting how reluctant clients were to make formal complaints through the Human Rights Commission for fear of jeopardising future employment opportunities.

A number of respondents, in their written comments, appear to have had particularly poor experiences with recruitment agencies with many clearly intimidated by the consultants, lessening any attempt at finding out why they have been unsuccessful. For the present sample of mature job-seekers it does not appear to have taken much encouragement for unsuccessful applicants to associate a lack of feedback with age discrimination. In describing the lack of feedback this reason could even be described more simply as a lack of contact and courtesy.

A common experience is for applicants to have sent in a covering letter, curriculum vitae and application form and then to never hear back. Another common experience is to approach recruitment agencies who take at a minimum their details and a curriculum vitae and again never hear back from the agency. Given that mature job-seekers are a generally vulnerable group there is little reward in “rocking the boat” with most of the bargaining power in the hands of the employer. Mature job-seekers as can be generally expected, accept their treatment and move onto an agency that will give them some attention (Moore, 1996). Obviously in the context of the present study, MESA provides an employment service that focuses on older workers and values their worth so that hopefully they can find a path back into the labour market.

One argument is to suggest that the agencies that engage in such poor customer service practices will go out of business. The reality, though, appears different as employment consultants will quickly assess an applicant’s employability along with general labour market conditions and give attention to those that will pay the highest commissions. In a modern market economy this is entirely rational behaviour because they are rewarded precisely for placing as many high value applicants as possible (Schulz, 2001).

Unfortunately this practice appears strongly susceptible to embedded social stereotypes regarding the acceptability and employability of mature workers to employers that are difficult to challenge. The EEO Trust (2000) study came down to essentially this question, “Why pick a fight with an employer?” The behaviour engaged in by consultants appeared in the form of suggestions to employers about considering alternative candidates; for example those that do not fit generally accepted “norms” in their industry like women in trades or mature programmers in the Information Technology industry.

Most consultants inevitably followed employer instructions about acceptable candidates though they were aware of the discriminatory behaviour that they were a party to. Since this behaviour was not public, candidates had no way of finding out the true reason for their rejection. Instead, as respondents in the present study found, they were presented with a bland statement or no statement at all concerning their application.

While “official” feedback provides little information, comments provided by respondents suggest that the more confident job-seekers will ask directly why they were rejected and through these channels they will sometimes gain a more accurate picture of why they missed out. The general lack of feedback has the unfortunate effect of creating a conspiratorial “air” with job-seekers needing little encouragement to “pin” age discrimination as the reason for their rejection.

The recruitment industry is represented in New Zealand by primarily two organizations: the Recruitment and Consulting Services Association (RCSA) that views itself as the representative of private employment recruitment agencies (RCSA, 2003); and the Human Resources Institute of New Zealand (HRINZ) which is the equivalent body for human resource management professionals (HRINZ, 2003).

The RCSA like HRINZ is a non-profit organization with a constitution and voluntary professional codes of conduct. As noted in Chapter Five “professionals” in this industry are regulated with regard to Human Rights Act 1999 which has shown itself to have little real power of enforcement (EEO Trust, 2000). An examination of the RCSA’s (2003, p.3) draft code of professional conduct states: “Members must comply with all legal, statutory and government requirements.” Of interest are the two “schedules” that illustrate industry priorities with the first detailing the transition of clients from one supplier to another and the second setting out the process of working through a disputed fee. Little emphasis however is given to professional communications with clients and potential clients.

The point to be made and which is the subject of the following analysis is the business practice of communicating with clients. Under the heading of general principles it is stated that (pg.1):

Ethical behaviour is not simply compliance with legal requirements; it extends to honesty, equity and social responsibility in all dealings. It is behaviour that holds up to disclosure and public scrutiny.

The difficulty with the last statement is that much of what occurs in recruitment cannot be held up to disclosure and public scrutiny because recruitment consultants are also required to (pg1.):

...take reasonable steps to maintain the confidentiality and privacy of candidate, client and member information.

As has been discussed only recruitment advertising can be held up to public scrutiny while the process of selection within the private sphere is generally kept secret. As will be discussed, mature job-seekers in the present study found that their treatment from recruitment agencies, employers and their representatives was perceived to be particularly “unprofessional” especially with regards to communications about their unsuccessful applications for positions.

An alternative economic explanation provided by Posner (1995) is that employers simply do not give such feedback because they have used an inexpensive “proxy” variable, the candidate’s age, and so know very little about broader candidate abilities to provide any feedback. Studies by Windolf and Wood (1988) and more recently Miller and Rosenbaum (1997) suggests that in hiring workers, employers give similar emphasis to the technical skills of the job and the personal characteristics of the “ideal” candidate that would fit in to the organization.

These unconscious “ideals” Lawrence (1996a) suggests are susceptible to prevailing social stereotypes of which age is one of the most obvious. Even if employers did give feedback to unsuccessful candidates the justifications for denying employment would not be difficult to make given the fact there is no independent review of the evidence and job-seekers are generally unwilling to hamper their future employment possibilities.

Posner (1995) argues that selecting middle to lower level positions using “proxy” variables such as age generally has little negative impact on a business because they are “generally” indicative of ability. If an employment decision is incorrect then he argues that the economic ramifications are not significant compared to that of a senior position where the costs of replacement through a faulty decision are high.

Posner's (1995) cost of information perspective is supported by employer groups who continue to argue that age is a good "proxy" for worker ability. The difficulty with this approach is twofold: first, it is built upon the premise that productivity reduces with age, and secondly it plays upon "normalised" age norms of what ages are acceptable for certain positions. There appears little agreement with regard to productivity and ageing though some economists are more convinced than others that an ageing workforce will be a less productive one (NZIER, 2002). By contrast others outside of economics have found little evidence of age related declines in productivity (Waldman & Avolio, 1986; Warr, 1994). With regard to age norms, it appears perverse that while age is used as a proxy for middle to lower level positions, the same "norm" does not apply to senior management positions where it is seen as normal to be occupied by mature individuals (Lawrence, 1996a).

In conclusion this question has raised two issues: 1) the lack of feedback to job-seekers and its interpretation by many job-seekers as discrimination, and 2) the veracity of any feedback provided given there is no independent checking of whether the selection process has been fair and not unduly biased by social stereotyping of candidates. Finally, nearly one-quarter of respondents (22.1 percent) indicated that they were told they were too old for positions that they had applied. Such unequivocal evidence of overtly discriminatory statements is a concern given the rhetoric attached to paid employment in New Zealand.

14.2 General barriers faced by mature job-seekers

When mature job-seekers were asked to select what they saw as the general barriers all mature job-seekers face, respondents focused upon issues external to mature job-seekers. As will be noted further, mature job-seekers when asked to describe their *personal barriers* focused primarily on skill issues.

For example mature job-seekers selected “*It is cheaper to employ younger people*” (59 percent) and that “*Younger people should be given a chance*” (42.3 percent) (see Table 36). These two selections were then followed by the selection of the statement that “*Employers were not willing to train mature employees*” (41.3 percent). Significantly, only the fourth selection suggested that “*Older workers do not have the right skills*” (33.8 percent). Interestingly contingency table analyses by the three variables of age, gender and time out of work do little to explain general barriers with only one significant result across the three tables (see Tables 38, 39 & 40).

The fact that mature job-seekers generally agreed with the statements about it being cheaper to hire younger people and that younger people should be given a chance highlights two issues: 1) As parents many of the mature job-seekers themselves were just as concerned for the employment opportunities of their children as they were for themselves, and 2) Employment for mature job-seekers plays a different role in their life as compared to their children but that perceived cost barriers play an unnecessary and frustrating role in denying them their own employment opportunities (Super et al., 1996).

The issue of intergenerational tension has been raised by authors such as Thomson (1991) who have argued that those who are presently retired or retiring are receiving proportionately greater financial rewards through the New Zealand welfare system than the following younger generations will recoup. As was found in McGregor (2001) this played no role in their perceptions of opportunities for themselves and youth.

Secondly, while O’Rand and Henretta (1999) write convincingly of the individualisation and variability of careers, and thus the less applicability of traditional career models, the underlying themes that run through career models such as Super et als. (1996) of the

changing meaning of work for men and women as they age still appears particularly relevant. For example Super et al. (1996) model of career development suggests that the challenges for “middle adulthood” 45-64 are about holding one’s own against the competition while for those in “early adulthood “25-44” the challenges revolve around finding the opportunity to do the work desired.

Clearly many of the mature job-seekers in the present study are losing the battle to hold their own against the competition and could be forgiven for being less than gracious towards younger workers who are seeking the opportunity to do their desired work. As O’Rand and Henretta (1999) argue however, the issue for many mature workers is not the ability to work but the desire to be able to work at all.

14.3 Cost of mature workers

Third, the key issue identified by numerous economists is the issue of cost between younger and mature workers. As developed by Lazear (1979) mature workers have been thought to be paid above their level of productivity because earlier in their working lives they were underpaid relative to their productivity with the understanding that their pay would increase steadily over time and rise above productivity late in their careers. This approach was aided by mandatory retirement, which allowed employers to sever the relationship at a fixed point and so give control and certainty to business. With the removal of mandatory retirement mature workers were suddenly able to recoup greater gains than their productivity was thought to allow.

From a policy perspective Lazear (1979) notes that it is not obvious that terminating workers rather than lowering their wages will improve the morale of the remaining workforce. As Lazear (1979, p.1262) notes:

One must ask why the productivity decline is dealt with by terminating the worker rather than by reducing his wages.

The interesting point of Lazear’s (1979) analysis is that employers still appear to behave as if mature workers are paid beyond their marginal productivity, why have mature workers been so apparently willing to be made redundant rather than take a pay cut?

Hutchens (1986) further develops Lazear's (1979) analysis by suggesting that while employers value the mature workers they have they are reluctant to hire "new" mature workers because they "believe" are unable to recoup many of the fixed costs associated with hiring such as recruitment, selection and training costs that could be spread over the longer working life of a younger employee. This argument though is premised on the idea that younger employees will be around for the costs to be recouped.

Garen, Berger and Scott (1996) also make the point that in the United States particularly; employment barriers facing mature workers appear to result from higher fringe benefit costs such as health insurance and pension or retirement funding. From the New Zealand perspective there appear to be no fringe benefit costs associated with mature workers removing at least one economic employment barrier.

Moore (1996) suggests one particular feature of the labour market, especially in manufacturing, are the hiring and promotion practices that define internal labour markets. Internal labour markets, it is argued, provide on-the-job training and foster stronger attachment to the firm, but these benefits are achieved by limiting hiring to entry-level jobs. Employers are concerned about the wage expectations of new hires and so view the experience of mature workers as a sign of high expectations and inflexibility.

Further support for the strength of internal labour markets in manufacturing is provided by Bendick, Jackson and Romero (1996) who presented résumés differentiated by age (32 years or 57 years) to various industries and found that manufacturing firms denied employment to every mature job-seeker. As Moore (1996) suggests mature job-seekers desperate to work fight the perception of employers that they have higher wage expectations than younger job-seekers.

14.4 Training

As noted in McGregor's (2001) study of employed mature workers, the issue of training was viewed as a "test" of an employers' commitment to their mature workers because many had felt they had been trained for obsolescence by a lack of opportunity to up-skill even when they believed they were capable of learning and being genuinely productive. Not surprisingly 41 percent of respondents recognised the issue of training, "*Employers*

not willing to train mature employees”, as an important general barrier to their employment: something many noted they had already personally experienced.

That thirty three percent of respondents (240 mature job-seekers) supported the “general” statement “*That older workers did not have the right skills*” is a point that Treasury (Stephenson & Scobie, 2002) have seized upon in their review of the report “Mature Job-Seekers in New Zealand” suggesting that a lack of skills and not any form of discrimination is possibly the real issue (McGregor & Gray, 2001). A more balanced reading of this report would suggest that a case could be made for both issues because the qualitative responses certainly identified examples of discrimination.

The human capital literature suggests that part of the reason for this perception of a lack of skills is the difference between firm specific and general skills. The human capital literature suggests that the primary argument against mature job-seekers is that their skills are firm specific. These are skills that a worker accumulates through employment with one particular employer or defined occupation. Given the continuing trend of mature worker tenure with one employer, (see McGregor, 2001) involuntary unemployment makes these workers “theoretically” vulnerable because their firm specific skills are apparently not so relevant to other similar businesses or to another industry if they are forced to seek employment elsewhere.

The theoretical difference between firm specific and general skills is a contentious area because it is difficult to tease out firm specific and general skills and then come to a conclusion with any confidence that the over supply of one particular individuals’ firm specific skills explains their inability to get a job (Schulz, 2001).

To conclude, when asked to select general barriers to employment respondents focused on issues external to themselves: like it was cheaper to employ younger people and the notion that young people should be given a chance or that employers were not willing to train mature employees. Only after these three selections did respondents suggest that maybe mature job-seekers did not have the right skills. Surprisingly further analysis using three key variables: age, gender and time out of work failed to illuminate any real differences amongst the sample.

14.5 Personal barriers to employment

In contrast to the section of “general barriers” to employment where respondents focused upon issues of age and cost, mature job-seekers when asked to look at their own barriers to employment, the emphasis shifted more to the issue of skill. Also in complete contrast to the analysis regarding “general barriers” significant issues arose surrounding the variables of gender, age and time out of work.

14.6 Skills

The result that the greatest personal barrier faced by mature job-seekers is a lack of computer skills confirms the analysis of Lyon and Pollard (1997) who suggest, that in the external labour market, the mature worker fares poorly in competition with younger workers especially regarding their perceived ability to adopt new technology. The issue of new technology training for mature workers therefore takes on greater significance than any other issue.

As described by McGregor (2001) new technology is the mature workers’ greatest fear with many commenting directly on the fact that they felt they had been bypassed with regards to training in new technology. The result was a vicious reinforcing cycle where mature workers who were denied training in technology obviously begin to fear it. The perceived lack of computer skills identified in the present study presents a real barrier to many respondents, though surprisingly further analysis suggests this barrier is evenly spread across all ages of the sample (see Table 43).

What is equally clear is that the mature job-seekers in the present sample were presented with little advice about how to acquire the computer skills they needed because no one appeared to have any idea about what computer skills training would be relevant. The lack of advice and resources to address the needs of mature job-seekers is a particular feature of the present study, which is in contrast to the resources available to school-leavers (Easton, 1997)

Secondly, research has established that mature people do learn computing differently to younger people (Czaja & Sharit, 1993; Kubeck, Delp, Haslett, & McDaniel, 1996) yet

few New Zealand training providers appear able to “accommodate” the different learning style of these learners (Elkin & Inkson, 1995). Even fewer employers appear willing to entertain the idea that they may need to change their learning approach for these mature workers.

14.7 Gender

The demographic variable of gender provides some interesting insights about the present sample. For example, women were more likely to say they were under-qualified while men were more likely to suggest they were over-qualified with both results at least significant to the .05 level (see Table 41). Without the collection of some form of education or training variable it is difficult to verify if indeed male respondents were generally more qualified than female respondents. As Tables 4 & 5 show the general level of qualifications of mature New Zealanders is poor in comparison to younger workers leading Treasury (2001) to conclude that this alone explains why they cannot compete as job-seekers in the labour market: they simply do not have the skills.

Given that males were more likely to be the victims of involuntary redundancies compared to females (see Table 16) it is not surprising many males have indicated that a personal barrier for them is that they are over-qualified for the positions that are now presented to them as options. As Chan and Stevens (2001) show, mature workers in this situation are often in the invidious position of having to accept substantial cuts in income to secure any work at all, and generally not in the industry or occupation that they are qualified for. As Moore (1996) argues, contrary to some popular beliefs, mature workers in this situation do take these lower paying jobs though the feelings of humiliation may take longer to dissipate.

Women were more likely to indicate they were “*Under-qualified for the jobs available*”, that “*They didn’t know what to do*”, and that they “*Were worried about being rejected by employers.*” Such responses possibly indicate a lesser confidence about their job-search abilities and job-skills that permeate the present study. Drentea (1998) explains this situation for women as being as a result of the networks available to women which suggests that lesser qualified women without access to workplaces have reduced access to informal sources of job information that has traditionally been available to men because

of their uninterrupted working lives. In the present study a large proportion of these women were returning to the labour market (see Table 16) but have been away from potential contacts from previous employment networks for a considerable period of time. It would be no surprise then to find women indicating a lesser confidence in their job-searching and work abilities because they have had little opportunity to compare themselves to their employed peers.

The personal barriers of “*I cannot work the hours required*” and “*Care-giving responsibilities*” relate to entrenched gender roles in modern society where women are often required to be flexible enough to also look after domestic responsibilities as well as engage in some form of paid employment (Ginn & Arber, 1995). Empirical support for this result is provided by Francesconi (1999) who shows that household responsibilities significantly hinder women’s involvement in the labour market with an increase in the total number of children decreasing the propensity to move into either part-time or full-time work.

Marshall (1984) suggests that employment rates for married women are heavily dependent on local job opportunities suggesting that where work is not conveniently available or has inflexible working conditions married women define themselves as homemakers and inactive rather than unemployed. Results of the present study appear to lend support to this suggestion with women more likely than men to indicate personal barriers surrounding working hours and flexibility.

14.8 Time out of work

As noted, the variable time out of work appeared to explain many of the respondent’s selections with regard to personal barriers though “N” for many selections is below 50. The significance of the variable “*Time out of work*” is illustrated by the fact that nine personal barriers revealed significant differences in the same direction: that is job-seekers out of work for more than 12 months were more likely to report personal barriers to their employment compared to those out of work for less than 12 months (see Table 42).

As Table 42 shows, the personal barriers selected, reflect a possibly growing sense of alienation from the labour market as respondents report less confidence in their work skills, their job-seeking skills and their general motivation to keep trying.

The increasing length of the unemployment spell has been associated with a reduction in job-seeking activities (Feather, 1990; Kulik, 2001). The length of the unemployment spell has also been cited as a factor in the reluctance of employers to employ certain groups of the unemployed because long periods of unemployment are thought to reflect poorly on the job-seeker: the hysteresis effect. Authors such as Darity and Goldsmith (1996) argue that employers use length of unemployment like age again as a “proxy” selection tool and argue that the long-term unemployed are more likely to be populated by people with psychological problems and low skills anyway.

Windolf and Wood (1988) suggest that even in tight labour markets employers are still reluctant to engage someone who has experienced a long spell of unemployment even when previous economic conditions meant that a significant proportion of the labour force had been long-term unemployed. Coupled with older age it is no surprise to find that those respondents who indicated they were long-term unemployed experienced proportionately greater numbers of personal barriers.

To make matters worse Gardiner et al. (1994) in a study of New Zealand unemployment spells found that a small number of job-seekers accounted for the majority of unemployment spells and these happened to be male, mature, and of Māori or Pacific Peoples ethnicity. Personal barriers by time out of work brings the analysis back to the point identified in Chapter 3 that mature age groups bear the brunt of long-term unemployment though this is often obscured from public attention because of the focus on short-term unemployment amongst youth.

14.9 Age

Personal barriers by age revealed the interesting result of mature job-seekers (>56 years) being more likely to select the statement that “*I am losing motivation to keep trying for a job*” (see Table 43). Further analysis illustrated by Table 44 shows that with regard to this personal barrier the older job-seeker (>56 years) regardless of whether they were out

of work for more than 12 months was more likely than their younger counterparts (<56 years) to suggest they were losing motivation to keep trying for a job. What needs to be kept in perspective is that “N” for this particular statement is relatively small (N=138).

What can be accurately concluded from Tables 42 to 45 is that mature job-seekers (28.9 percent), regardless of gender and time out of work, were more likely to select the statement that “*I am losing motivation to keep trying for a job*” than younger job-seekers (19.0 percent). In Chapter 10 it was clearly identified that those mature job-seekers 61 years and over, looked with less effort than the rest of the mature job-seeker sample. These two results reinforce one another giving some credence to suggestions that mature workers have less attachment to employment generally. These results also lend further support to Super et als. (1996) life-span model that places the mature worker in middle adulthood (age 45-64) and talks about making the transition to retirement.

In many ways what we may be witnessing with our sample of oldest mature job-seekers is the transition to retirement of those who while still actively looking for work are preparing themselves for retirement. A feature of which is lesser attachment to paid employment that is not generally based on dissatisfaction with the current work environment but rather driven by what the future of their retirement holds for them (Feldman, 1994). As Beehr and Glazer (2000) note the primary predictor of an individual’s ability to retire is their financial status: can they afford to retire? Other significant variables include health while current work environment variables appear to have less of an influence other than that many mature workers express the notion that they are tired of working.

For the mature job-seeker who has spent many years in paid employment and significant amounts of time looking for paid employment the transition to retirement would be much simpler and socially acceptable given how the recent policies of OECD countries have encouraged mature workers to leave the workforce (OECD, 1995).

14.10 Mature job-seekers and training

More than half of the respondents (54.7 percent) in the present study had undertaken some form of training with greater proportions of women (66.1 percent) than men

participating (see Table 45). On the face of it younger job-seekers (<56 years) were more likely to engage in training (see Table 45) except as illustrated by Table 46 there is a strong interaction effect whereby the strong overall participation of both young and mature women (both over 50 percent) hides the fact that older men (>56 years) participated least in training. The variable of time out of work as illustrated by Tables 49 & 50 had a lesser relationship with training because job-seekers early on in their job-search appear to have less chance to engage in training than those who have been without work for longer.

Fifty-nine percent of respondents agreed with the statement that the training was sufficient to make them job-ready. Of interest is the 41 percent of respondents who suggested that their training had not made them job-ready: a result reinforcing the need to urgently address training advice for mature job-seekers because the expertise is clearly not available to the present sample.

Instead of answering the question as to why they had not engaged in training as suggested; many job-seekers took this as their opportunity to say why or why not they had engaged in any training at all. The majority of responses here made the point that they were considering training (19 percent) but weren't sure what to do due to a lack of focus or purpose (13 percent). Another significant response was to reiterate that they already possessed the skills needed (19 percent) while others admitted they needed more skills (14 percent).

The responses to the training section show a concern for training with the majority having recently undertaken training of some form. Informal comments express the concern that their present skills are not recognised or that there appeared little relationship between the skills they were being encouraged to learn and the skills required by industry. The result is that a significant number of mature job-seekers were confused about what they should be learning. Also a number of mature job-seekers commented upon the inappropriateness of TOPS courses for mature job-seekers. What the responses to the question do show is that mature job-seekers appear no less interested in training than younger job-seekers. These results are firmly supported by previous studies with the New Zealand Employers Federation (NZEF) and the Engineering and Printing Manufacturers Union (EPMU) showing mature workers are interested in relevant training (McGregor, 2001).

There is little evidence in the present results to suggest that mature job-seekers are not interested in training (Warr, 1994a). To the contrary, there is much evidence given the variety of training undertaken to suggest many mature job-seekers are looking for industry relevant ways to make a real contribution to the economy and their families. Understandably the younger of the mature job-seekers have engaged in training though many appear to question where exactly they should target their learning given the general lack of attention paid to mature job-seeker needs. As Barrick and Mount (1991) suggest, we need to examine each individual's openness to experience because age is not a good indicator of an individual's willingness to learn because a learning averse younger worker is likely to become a learning mature worker.

A recent study by Simpson, Greller & Stroh (2002) suggests that many elements of neo-classical theory with regard to training and mature workers in particular are not supported. Specifically, they found in an examination of nearly 18,000 workers through the National Household Education Survey (NHES) that while late career workers (50-65 years) participated less in activities that provide primarily general skills, they were more likely to participate in academic credentialising programmes, targeted career and job-related courses, on-the-job computer-based training, and other formal training activities. Significantly they suggest that the mature employees reported no less support from employers than younger workers regarding training.

As a result of studies such as Simpson et al (2002) training for mature job-seekers is of more relevance given the apparent support of employers with mature workers and their learning. Clearly mature job-seekers with relevant skills are not wasting their time by engaging in continued learning which is often a point not supported by neo-classical writers such as Posner (1995) or Becker (1993). The point made by the present study is that many mature job-seekers were simply unsure about what they should do or if they should even bother about continued learning.

14.11 Conclusions - Barriers facing mature job-seekers

Reasons given for non-employment

The majority of respondents (53.3 percent) when asked to give a reason for why employers did not employ them indicated there was no reason provided (see Table 32). The reason for this silence can only be speculated upon but it is a business practice that is not appreciated by mature job-seekers who indicate they view this silence as an admission of discrimination on the employers' part. Economics suggests that this silence is simply an indication of the cost of information that a "proxy" variable such as age adequately explains. Employers have little feedback to give simply because they have not looked beyond a candidate's age which they continue to argue is a good indicator of performance (Posner, 1995).

Windolf and Wood (1988) suggests that in hiring workers, employers give similar emphasis to the technical skills of the job and the personal characteristics of the "ideal" candidate that would fit into the organization. These unconscious "ideals" Lawrence (1996a) suggests are susceptible to prevailing social stereotypes of which age is one of the most obvious. Even if employers did give feedback to unsuccessful candidates the justifications for denying employment would not be difficult to make given the fact there is no independent review of the evidence and job-seekers are generally unwilling to hamper their future employment possibilities.

Contingency table analyses show that mature job-seekers (56+ years), regardless of their gender or how long they had been out of work, were more likely to state that employers told them that they were '*too old for the job.*' Men were more likely to be told that '*they preferred younger staff*' and that they were '*considered not suitable*'. The only statement of relevance to women was to be told there were '*too many applicants.*'

In conclusion this question has raised two issues: 1) the lack of feedback to job-seekers and its interpretation by job-seekers as discrimination, and 2) the veracity of any feedback provided given there is no independent checking of whether the selection process has been fair and not unduly biased by social stereotyping of candidates. Finally, nearly one-quarter of respondents (22.1 percent) indicated that they were told they were too old for

positions that they had applied. Such unequivocal evidence of overtly discriminatory statements is a concern given the rhetoric attached to paid employment in New Zealand.

General Barriers

When mature job-seekers were asked to select what they see as the general barriers all mature job-seekers face, respondents focused upon issues external to mature job-seekers. For example mature job-seekers selected it was *'cheaper to employ younger people'* and that *'younger people should be given a chance'* (see Table 36). These two selections were then followed by the selection of the statement that *'employers were not willing to train mature employees'*. Significantly, only the fourth selection suggested that *'older workers do not have the right skills'*. As will be further noted mature job-seekers when asked to describe their personal barriers focused primarily on skill issues. Interestingly contingency table analyses by the three variables of age, gender and time out of work do little to explain the results with only one significant result across the three tables (see Tables 38, 39 & 40).

Personal barriers to employment

When asked to identify personal barriers, respondents identified primarily skill deficiencies with the two barriers *'I do not have computer skills'* and *'I am under-qualified for the jobs available'* (see Table 40). Interestingly women were more likely to say they were under-qualified while men were more likely to suggest they were over-qualified; both results were at least significant to the .05 level (see Table 41).

As noted the variable time out of work appeared to explain many of the respondent's selections with regard to personal barriers though "N" for many selections is below 50. The common theme with many of the selections appears to be a general lack of confidence in job-seeking and working abilities. Respondents without work for more than 12 months for example were more likely to indicate: *'I am worried about being rejected by employers,' 'I don't believe I can learn new skills,' 'Transport difficulties and cost,' 'Unsocial hours,' 'I don't believe I have any useful skills,' 'Can't accept having to create a new image,' 'I am losing motivation to keep trying for a job,' 'I speak my mind,' and 'I don't know what to do'* (see Table 42).

Personal barriers by age revealed the interesting result of older job-seekers (>56 years) being more likely to select the statement that *'I am losing motivation to keep trying for a job'* (see Table 43). Further analysis illustrated by Table 44 shows that with regard to this personal barrier the older job-seeker (>56 years) regardless of whether they were out of work for more than 12 months was more likely than their younger counterparts (<56 years) to suggest they were losing motivation to keep trying for a job. What needs to be kept in perspective is that "N" for this particular statement is relatively small (N=138).

Mature job-seekers and training

More than half of the respondents (54.7 percent) in the present study had undertaken some form of training with greater proportions of women (66.1 percent) than men participating (see Table 45). On the face of it younger job-seekers (<56 years) were more likely to engage in training (see Table 45) except as illustrated by Table 46 there is a strong interaction effect whereby the strong overall participation of both young and older women (both over 50 percent) hides the fact that older men (>56 years) participated least in training. The variable of time out of work as illustrated by Tables 49 & 50 had a lesser relationship with training because job-seekers early on in their job-search appear to have less chance to engage in training than those who have been without work for longer.

Fifty-nine percent of respondents agreed with the statement that the training was sufficient to make them job-ready. Of interest is the 41 percent of respondents who suggested that their training had not made them job-ready. Instead of answering the question as suggested many job-seekers took this as their opportunity to say why or why not they had engaged in any training at all. The majority of responses here made the point that they were considering training (19 percent) but weren't sure what to do due to a lack of focus or purpose (13 percent). Another significant response was to reiterate that they already the skills needed (19 percent) while others admitted they needed more skills (14 percent).

The responses to the training section show a concern for training with the majority having recently undertaken training of some form. Many informal comments express the concern that their present skills are not recognised or that there appeared little relationship between the skills they were being encouraged to learn and the skills required by industry.

The result is that a significant number of mature job-seekers were confused about what they should be learning or whether they should continue learning at all. Training reflects the thesis established in Chapter 3 that mature job-seekers in particular are not readily considered with regards to employment. As a result mature job-seekers in the present study have received little support and encouragement to continue with their “lifelong learning” when emerging research suggests that there is good reason to foster learning with an employment focus.

CHAPTER FIFTEEN: THE MATURE JOB-SEEKING EXPERIENCE

15.1 Introduction

As discussed in Chapter 8 the present qualitative data analysis was conducted under the post-positivist paradigm that accepts an approximated objective reality allowing for some form of prediction and control. The qualitative strategy employed is a form of grounded theory where the data is systematically collected and analysed with a theory emerging from this “grounded” or rich data. Researchers and participants also accept that their interactions affect the data.

As Patton (1990) suggests, how well the data analysis guidelines are reported is more important in qualitative analysis than following the data analysis guideline. In the present study the researcher gathered all of the mature job-seeker responses to the open-ended question (question 15) on page 5 of the survey and collated them into a simple table on numerous pages of size A4 paper. Of the 947 participants in the study 815 or 86.0 percent took the trouble to answer what the researcher felt was a provocative question: “How do you feel about being unemployed?”

Confronted by 10 lines of writing space participants chose to answer the question in a variety of ways: from single words with exclamation marks to mini-essays detailing their job-search experience and feelings. The majority of respondents though took the opportunity to summarise their job-search experience feelings and experiences in a few sentences. This particular challenge of this analysis was the fact that many of the comments were emotionally charged with bitterness and resentment that made it difficult not to become extremely sympathetic. Objectivity in the present analysis then needs to be tempered by the fact that the researcher could only vaguely remain neutral and indifferent during much of the coding.

15.2 Coding

The responses were subject to a three-way analysis with line-by-line coding of the respondents’ replies that provided for what has been termed a “trajectory of emotion” as described by mature job-seekers. Further analysis looked at the responses in terms of a

continuum of engagement in job seeking behaviour. The third level of analysis compared long term male unemployed (those who indicated they had been unemployed for a year or longer) with those men who indicated that they had been out of work for less than a year. Because of the interrupted career and work patterns of women who enter and exit the workforce at different times for family reasons the last level of analysis was conducted for male respondents only.

15.3 The Trajectory of Emotion

Understandably several of the respondents took issue with the personal nature of the question. They wrote:

With due respect this is a stupid question. Am I supposed to answer “yes I feel great about not having a job”. Of course I don’t.

What a dumb question. How do you think I feel.

These are entirely sensible responses to a question asking respondents to lay bare their emotions to, and reveal their feelings about, being jobless. Nonetheless, the question yields rich, perceptual material from mature job-seekers speaking in their own voices. The depth of feeling demonstrated in this section of the survey reveals the powerful and perceptible loss of psychological well-being experienced by mature people seeking work. This depth of feeling cannot be conveyed in any description of quantitative data or its analysis. The neutrality of research and policy language does not express the degree of hopelessness recorded by dozens of mature job-seekers from Invercargill in the South Island to Whangarei in the North Island. In this section the voice of mature job-seekers is heard.

This study uses the language of mature job-seekers themselves and identified common elements in the descriptions used by those out of work to describe their feelings about unemployment. The comments used remarkably similar language with key words highlighted. These key words have been translated into what we have called “a trajectory of emotion,” a sliding scale of despair about unemployment.

While it is represented here as a linear descent, the researcher acknowledges that this linearity does not necessarily accurately reflect the complexity, and ambiguity of an individual's feelings about being unemployed. Respondents expressed a mixture of hope and sadness with degrees of adjustment and commitment and levels of disengagement from job-search and social interaction.

Not all respondents identified a particular point on the trajectory but identified a range of negative emotions or blunt, all-encompassing responses. For example, respondents wrote:

Angry, frustrated, disheartened, disillusioned, hopeless, depressed, useless, worthless, anxious, fearful of the future.

Stink, unworthwhile, low, stupid, a burden, embarrassed.

Useless, lazy, bummed and most of all tired.

Impotent, restricted, wasted, frustrated, dammed up.

Unsatisfied, unproductive, slothful and unmotivated.

Insecure, gutted, shattered.

Other respondents used just one word to express their feelings.

Useless.

Upset.

Sucks.

Shattered.

Penniless.

Stressed.

Sick.

Unsupportive.

Stinks.

Lousy.

Embarrassed.

Neutral.

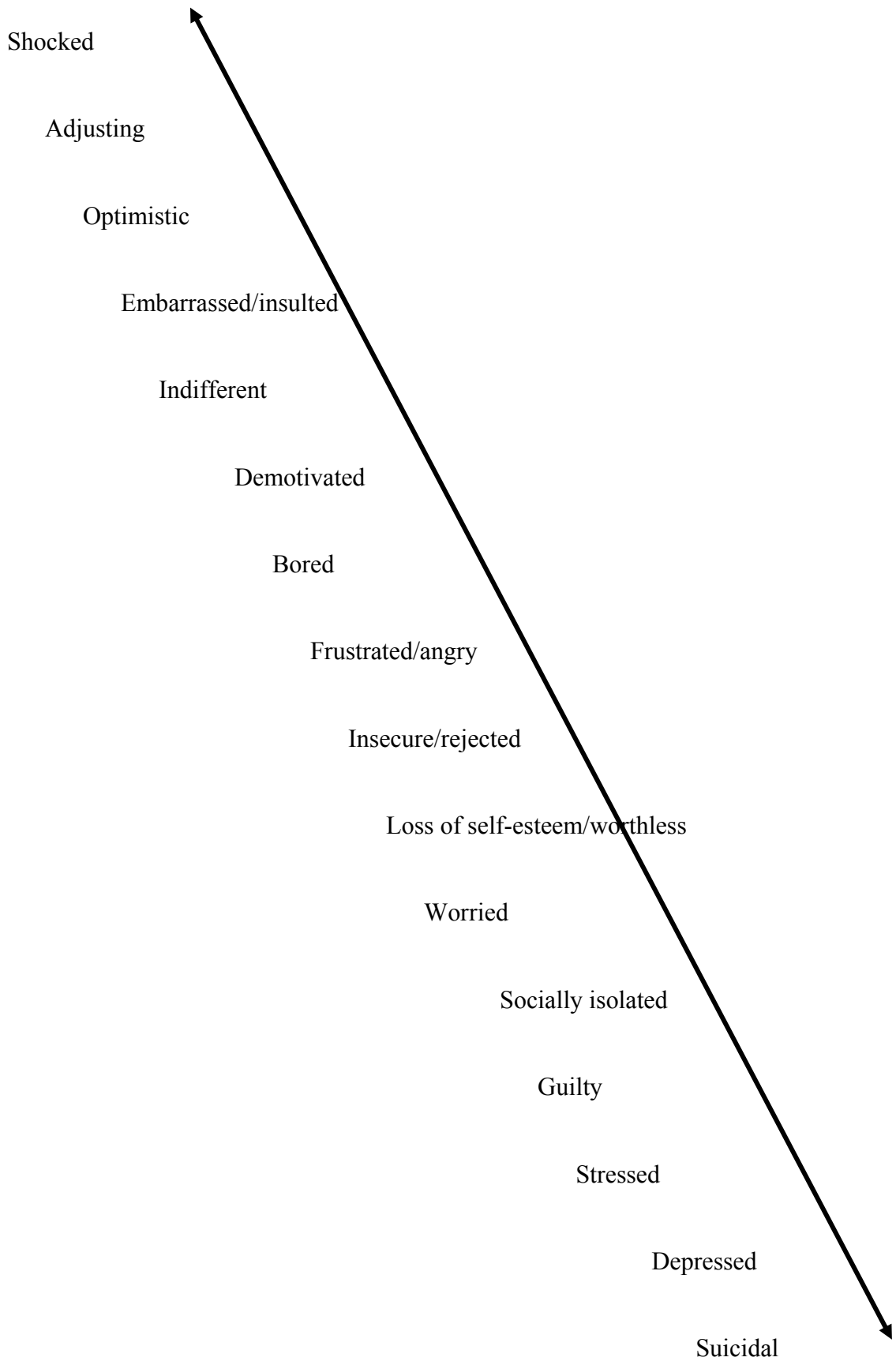
Demoralising.

Terrible.

Devastated.

Sad.

**Figure 12: Emotional Trajectory
described by mature job-seekers**



The remaining comments have been ordered here against the trajectory of emotion outlined above.

Some respondents indicated that they were **shocked** by their exit from the paid workforce.

At first I was extremely shocked but motivated and determined to get full time work but now after nearly 3 years, have accepted that probably all I will do is casual or part time work, e.g. in the last 18 months I had 18 employers. Some jobs only for a day, some a week etc. Still keep persevering for full time work.

It's the first time in all my working life, not good.

Shocking initially, but gradually becomes easier when options and different opportunities come along.

Many expressed emotions relating to **adjusting** to their new status, particularly those who had been out of work for a short time.

Have only been unemployed for a short time

I have not had too much time to think about it yet.

Still getting used to the idea.

Just returning to job market- have not had enough time to think about being unemployed.

Frustrating at first but gradually get used to the situation. Make the most of your time-keep busy.

Only just into redundancy-not too worried.

Have adjusted to lifestyle. Accept having to readjust if full time job comes. Not willing to give up lifestyle unless monetary reward greater.

Quietly resigned so far.

Resigned to the fact that I will not work again.

Optimism was high among those who had been out of work for a shorter period of time, and particularly those who were undertaking some form of re-skilling, up-skilling or training.

I am using my time to upgrade my present skills. I am not disheartened.

Self worth low. Now at polytech feeling better.

Excellent from the point of view that I am gaining new skills at Southern Institute of Technology through the zero fees scheme to better my chances of employment here and overseas and make me worth more within the workplace. Work smarter not harder!

At the moment I am a student doing part time at Southern Institute of Technology, completing my degree in sport and recreation and working two days on a voluntary basis at mature Employment Service Invercargill

I am able to pursue a passion (weaving)- being unemployed gives me time to upskill in this area.

Some respondents expressed the view that unemployment gave them a breathing space in their lives.

An excellent opportunity to reflect and put life into perspective.

Has given me time out to reassess family needs and professional skills.

Good to have a break but not forever.

I have not been unemployed for long so at the moment I am thoroughly enjoying it.

Resting.

Others expressed a generally positive attitude about their future.

Optimistic.

As one door shuts, another opens..my philosophy on life.

Good most of the time, but we have always been workers in our family.

Don't think about it...too busy selling myself to employers. Never be afraid to try something new.

I will get a full time job or have several part time jobs which I can balance with other living. I feel good about myself. I am not what I do, I am who I believe I am. This period helps me appreciate living here and now and teaches me to survive through the challenges.

Challenged. Out of the circle but not alone. Swimming against the tide, but unable to swim. Must keep self-esteem high and stay positive. Everyone (unemployed) should unite to form the biggest unit group in New Zealand and be empowered.

Life is good-no boss to boss you about.

Some respondents expressed feelings of **embarrassment** at being unemployed. Others mentioned the stigma of being on the dole and the fact they felt insulted by the loss of employment.

Degrading, especially for my family.

Feel there is a stigma. Also affects the family. Feel a lack of self esteem.

After working for 40 years in New Zealand being unemployed is an insult. New Zealand is a cruel country. It treats its unemployed people badly.

Ashamed to say I'm unemployed. Useless, unworthy.

I get tired of listening to people who like to criticise the unemployed. These are usually working people who have no idea of how hard it is to find work. It is a fulltime job in itself.

I would like to retire honourably, when I feel the need to, not by redundancy.

Embarrassed, said I was getting a job but I can't find one.

A small number of respondents expressed degrees of **indifference** to being unemployed.

Not particularly concerned as nearing retirement age apart from the reduced income. Like to think you still have something to contribute to the workplace.

Neutral.

No problem. Prefer to watch TV anyway.

Mature job-seekers indicated they felt **demotivated** by unemployment or were worried about losing motivation.

Idle. I am a person of motivation.

Not very motivated. Sick of being turned down for jobs.

Disillusioned, my experience and qualities cannot be recognised outside of ageism.

On the scrap heap at 50. Another 15 years before I can get a pension. I don't want to lose my motivation, as it can be so easy to become complacent, go on a benefit like so many others, and become a drain on New Zealand's economy.

I feel stuck and don't know how to get out of my situation. The world with all its new technology has moved on and I'm unsure how I can contribute.

Lost usefulness and direction.

It decreases self importance and motivation, being another statistical figure.

Boredom was a feeling expressed by many respondents.

It's boring being at home. Disappointed that I am not working as my friends have jobs but I cannot get into one as I am told I'm too old.

Time drags and flatting expenses are tight on the pocket. There are too many hours in the day to fill. This leaves me sleeping a lot.

Just want to continue working. I get bored not doing things. Get sick of all the voluntary work I do. I want compensation.

Shit. I get lazy.

I'm too bored being retired so early.

Too much time on my hands leads to negative thinking.

Boring, useless.

Gets boring after about three months.

Boredom, no money, lack of confidence.

I miss the mental stimulation of being employed, the company of other people and their sense of purpose in my life.

Boring. I don't feel I'm any use to the community.

I feel miserable and bored at home. After many efforts to become unemployed I feel rejected and inadequate and simply very old and very unwanted.

Bored-I enjoy working and I want to work.

Similarly, respondents described feeling both **frustrated** and **angry** at being unemployed.

Bitter at times.

I feel as though I'm not worth anything anymore. Frustrated mainly about not being able to get a job.

Frustrated, demeaned, useless, unworthy-not setting a good example to children and not pulling economic weight in the family.

Frustrated by the restrictions of being unemployed.

Frustrated and feel I have no purpose in Life. Boredom rampant.

I am angry at new right economic policies which have resulted in large numbers of jobs being destroyed in New Zealand.

Wasted, frustrated.

Frustrated and useless.

A feeling of emptiness and frustration at not being able to feel part of the local community by being in the workforce. Not being able to pass on my life experience and knowledge to upcoming and new members joining the workforce.

Frustrated-feeling of “why am I doing this to myself” and I wonder why my work experience and skills are not of any relevance.

Frustrated that I'm not able to go to work but hopefully I won't be out of work long.

Early retirement was useless for me. I feel so frustrated.

Brassed off and frustrated. I may be 61 but I have a keen mind, sense of humour and active. My feeling is that my talents are being wasted. I am not looking for a big salary but I would like to work part time to supplement my benefit as current costs mean that my benefit is not enough. I am available to work but alas I am not at the moment which frustrates me immensely. Hopefully someone will help me!!!!

It is very frustrating to be continually bypassed by employers when you know that you are capable of doing a good job. It is also frustrating that some employers while offering work expect you to work for a commission which doesn't allow you to break out of the benefit stranglehold.

Angry, frustrated, disheartened, disillusioned, hopeless, depressed, useless, worthless, anxious, fearful of the future.

Pissed off, angry, bored.

Annoyed-no-one wants quality and maturity

Annoyed, everyone wants to put me out to pasture-over the hill.

Pissed off.

Totally annoyed, once you could get a job easy as, now you have to fight tooth and nail.

Annoyed and angry.

Annoyed it is so difficult here in New Zealand-in Invercargill to get a job.

Really annoyed at the attitude of prospective employers when they meet me-fine on phone.

I get annoyed that I can't find fulltime work as a mature person who really wants to work.

Unwanted, dejected, angry because I have limited amount of years left to work. I am fit and able to work just as hard as a young person. I would be happy with \$12 per hour. I would be reliable probably more so than a young person.

Respondents expressed both psychological and financial **insecurity** and a large number felt they had been **rejected**, not just by employers, but by society.

I don't feel secure. Always feeling stressed out because of financial difficulties

Very insecure. Often depressed and dejected. Lack of motivation, lack of enthusiasm. Cannot plan for the future-no goals. Looking for a quick fix-like winning Lotto.

Insecure financially, emotionally and I am feeling more unsure of myself. My confidence has been shaken by a rude boss who made me feel rather inadequate as a PA.

Gives me a lack of security.

Insecure, gutted, shattered.

No security, not able to pay bills, no social life.

It makes you feel insecure.

Being rejected because I am of an older age group makes me annoyed.

As though you are not wanted in society.

A feeling of no usefulness.

Lack of security. Not being in work has a mental and physical withdrawal (unless you realise it and make a determined effort to work you easily slip into a wrong attitude and stop looking.)

Feeling of rejection and lack of self will.

Insecure, lacking worth, without direction, restricted for choice about how to use the little money available. Frustrated, disappointed, lacking in confidence.

Nervous about interview. Fear of being rejected.

Feel rejected if you miss out on job.

Many respondents expressed in different ways feelings of **worthlessness**, and **loss of self esteem** as well as a sense of a loss of value in not working.

I feel as though I have lost what I used to take for granted- dignity of life.

Unhappy and useless.

I do not like being unemployed because I felt useless and in this day and age you are gauged and judged by where you work and what you do not by who you are.

Devalued as a person among some people who are employed.

Useless, low self worth.

Useless to other members of my family.

It's not good for self worth.

What do you expect-I feel degraded.

Devalued-I worked hard to get all my qualifications while bringing up kids. Now I'm free to take on full time work, it's not there for me.

Low self esteem, unworthy.

It gives you a sense of worthlessness having to survive on a benefit, paying bills etc. having to try and fill your day occupying your time and mind.

Demeaned and unchallenged. Excluded, concerned for the future.

Sense of demoralization especially through lack of money coming into household. Knowing I could do lots of jobs given the chance.

The way I was made redundant has made me question my skills and self worth.

As though I'm not wanted and skills are ignored. It's a "young person's world". Disadvantaged through insufficient income. Caught by 65 universal super change which shattered plans for retirement financially.

Terrible, not wanted, low self esteem.

Feel unworthy, too old.

I felt as though I was not wanted. I feel totally useless, worthless, unwanted and ready for the scrap heap.

I fear that as I am not in regular work, I am slowing down and losing skills.

Lost usefulness and direction.

Not such an interesting person. Not valued. Need extra to save for retirement-if no job how do I do it? Self esteem drops.

Lost self esteem, having been out of work 4 years and only doing part time work two nights a week. My wife is the main bread winner at the moment and that is not what I had in mind...also feel useless.

The responses demonstrated poignantly that mature job-seekers feel anxious, fearful of the future and **worried**, both financially and in relation to their partners and families.

Distraught, tremendous financial pressure.

Worried about being unemployed.

Worried sometimes. I just think the job is coming soon and I need to be positive.

Worried for our future.

Worried, my income supports the family.

At the moment I feel terrible because my girlfriend is working and I'm not. It's not fair for her that she should pay for me.

Worried for the future-enjoying work for the dole scheme.

Quite depressed, frustrated and worried about our mortgage and the 'emotional' load on my wife.

Broke with no future in sight.

Rejected, life/work skills wasted, socially unaccepted (“bludger”), financially poor, savings for retirement rapidly being spent, bleak outlook.

Worried about supporting my children on my own. Afraid of losing my home.

I feel it is very hard to accept especially on your partner or wife. At 60 I feel the Government should bring back that National Super instead of leaving the early 60 year olds dependent on the minimum 55+ handout.

It sucks-demoralising-stressful- not good for home and family- too much pressure-marriage likely to break down-family likely to break up.

Several respondents referred to feelings of **guilt**, that either they felt guilty at their status or believed they were made to feel guilty at being unemployed.

Guilty.

I would like to be able to afford more for my family.

I feel as if I should be out working.

Not being a useful contributor to society. Lacking in self confidence. Difficulty associated with lack of income.

I feel that the label people put on unemployed citizens is not justified, when we do our best according to our own personal circumstances.

At times very depressed and a feeling of guilt and being not wanted in the community.

Very unhappy because I feel that I am part of New Zealand and I must contribute something towards national growth and earn my living rather than getting benefits when I still can work at the moment.

I am not contributing to society by using my skills and earning an income without relying on government assistance.

Feelings of **stress** were described by mature job-seekers.

Stressful.

Stressed.

Until you are unemployed you don't know the stress that it has on your life and loved ones.

A bit stressed at times

A bit stressed but coping at present.

Uneasy about survival and a bit stressed out.

Broke, stressed and unwanted by all.

Being unemployed has a big effect on a person's life, if you don't find work and your money runs out. You are forced to be dependent on a benefit, without a job you no longer have a purpose and slowly feel worthless and less confident in yourself. You stress out and start to lose the plot altogether!

Some days I can cope, others I can't.

Numbers of respondents referred to **depression** in two ways. First, a number indicated that the state of being unemployed was depressing, while others indicated that they were personally depressed.

On edge, depressed, concerned about future, concerned about money for retirement, unable to save money for retirement. No money for further training, no money to do repairs or update home.

Really low most days-am on medication for my depression. My goal is to get off the drugs, but I'll have to get a job first. Here's hoping tomorrow will be my day.

Makes me very depressed.

Very depressing- there's no joy in being unemployed and begging for a job to feed my family and pay bills and a mortgage and with the threat of loosing your home because you can't get a job. Employers don't want stable older persons. See us as a burden and an expensive cost item.

Not very happy about being older and unemployed. Very depressing being unwanted or unneeded and turned down all the time. Can't pay bills and mortgage.

I was very depressed at first. I suppose after 17 years employment at the same place I didn't think I'd ever lose my job. It's very hard not having money coming in as I have to use my holiday pay and small redundancy before I can qualify for any benefits. I am working through the depression and am now feeling better about myself, and now I know I will survive this episode in my life.

Useless, depressing. I'm beginning to wonder if I will ever get a job and a better future.

Depressed. But feel good when doing some voluntary work.

Depressing but there is a brighter side to things. I'm still holding my head up. Sooner or later something should come up.

At times it is a depressing feeling. Having been long term employed by one employer and now unemployed, it is difficult to see myself being accepted for a regular job.

A recurrent theme of increasing **social isolation** was expressed by mature job-seekers. Some saw social isolation as a consequence of the loss of socialisation at work and others referred to the inability to financially afford social and sport activities they were previously engaged in. Inevitably the loss of psychological well-being that accompanies unemployment was revealed in many answers to this question.

Feel useless, hate staying at home. No social contact as can't afford to travel.

Feel like an outcast.

Isolated from social function, haven't got communication.

Isolated as my friends work.

Feel isolated, have lost a lot of company.

Lost and lonely.

Lost the social side of work.

It becomes difficult to relate well to friends who are employed.

Loss of social contact, not having a sense of purpose.

I miss social contact and challenge that a job can offer along with the security than extra income can offer.

Find it hard to adjust to different social circles because I can no longer attend events because of cost and am having to make new contacts in different areas.

A number of respondents indicated they felt **suicidal** or desperate about being unemployed.

Sick of living.

A wasted space on earth.

I feel like I'm on the scrap heap and no use to anyone. I am very concerned about our future as we need more retirement savings to survive when we go on the pension. My self esteem has almost gone and I feel I don't have a life any more. I have lost interest in my home and things I used to enjoy. Now our car needs major repairs, more to worry about. This is not life, just a miserable existence and makes one feel desperate. I don't like to say it but it makes people suicidal.

Depressed, suicidal, tired of trying to look for employment and no meaningful employment to go to each morning.

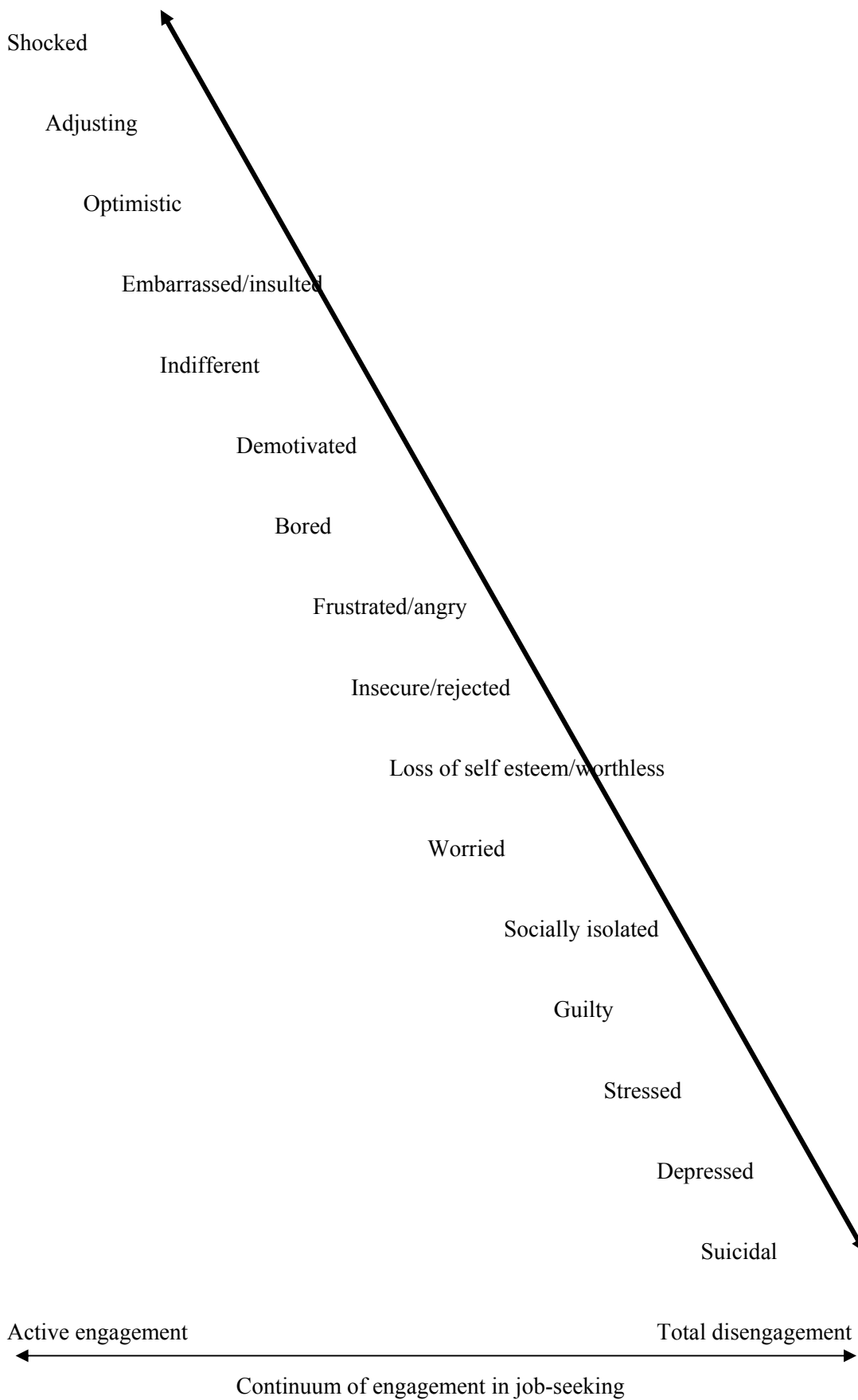
Go nuts.

I've already been suicidal

By using the voice and language of mature job-seekers to describe their feelings it is clear that there is a trajectory of emotion that emerges in the qualitative data. However, other earlier researchers have noted the difficulties of developing some form of definitive psychological taxonomy. Eisenberg and Lazarsfeld (1938) who reviewed over 100 studies of the psychological effects of unemployment said, “when we try to formulate more exactly the psychological effects of unemployment, we lose the full, poignant, emotional feeling that this word brings to people”(p.358).

Analysing the qualitative data further there is a relationship between active engagement in the job-search process or some form of work-related behaviour and the emotions expressed by respondents that can be illustrated by the following continuum. Involvement in training, upskilling, or some form of voluntary work meant that some respondents were more positive in their orientation. It is possible to overlay the trajectory of emotion with this continuum of engagement in job-seeking.

Figure 13: Continuum of engagement in job-seeking



The final level of analysis undertaken of the qualitative data concerned male respondents who were divided into long term unemployed and those who had been unemployed for a year or less. A comparison between the two sets of data suggested that those who had been out of work for longer in general described their feelings more negatively than those who had been unemployed for a shorter period. The linkage between feelings of guilt, worthlessness, self esteem and depression were particularly associated more with long-term unemployed men. While it might be expected that the long-term unemployed had experienced a longer period of time to become accustomed or adjusted to their status, this was not revealed as a marked theme in the data. This, may in part, be explained by the stigma that many respondents felt was still attached to the status of unemployment in New Zealand.

15.4 The trajectory of emotion and the literature

The results of the qualitative analysis are not unexpected given the existing published literature surrounding the topic (Feather, 1990). For the present study the purpose of the qualitative analysis is to bring researchers, policy makers and those fortunate enough to have secure paid employment closer to the perspectives of participants who have voluntarily given of their time to support the study.

The literature as previously discussed is critical of stage theory's such as developed in the present study (Fryer, 1985) but takes support from Winefield et als. (1993) suggestion that stage theories may relate more closely to the mature job-seeker's experience of unemployment where involuntary job-loss in particular can be a traumatic event for an individual who was counting upon their employment to allow them to save for a modest retirement. As Winefield et al (1993) notes job-loss for youth generally does not carry the same impact financially or emotionally as it may for mature workers. Mature workers rightly have real concerns if they lose their jobs around 55 years of age because the literature clearly shows the large economic losses they will suffer (Chan & Stevens, 2001)

As Latack and Dozier (1986) suggest the emotional dynamics of job-loss are similar to the stages in the grieving process (Kuebler-Ross, 1969). Only after moving beyond the shock, disbelief, anger and depression can individuals re-direct their energies toward re-employment with emotional acceptance of the job-loss a requisite for career growth in

this model. Unfortunately in the present study many of the respondents did not appear to emotionally accept their job-loss or their current circumstance. Interestingly Latack and Dozier (1986) go on to say that re-employment within a relatively short time period was important to avoid a downward spiral resulting in a loss of motivation, self-esteem and the capacity for goal setting. This is precisely what has happened for many of the participants in the present study who had been without employment for significant periods of time.

Studies such as Archer and Rhodes (1995) and Amundson and Borgen (1982) have similarly applied Kübler-Ross' (1969) grief process with regard to unemployment with the final outcome described as acceptance of the situation and consequently a less negative emotional experience. The point to be made in the present study is that for many job-seekers they did not reach this point of acceptance.

In fact their emotions appeared to relate more to their level of engagement with their job-search. For job-seekers who were still engaged in their job-search, regardless of length of time out of work, there appeared less negative emotional impact. By contrast many who had distanced themselves from seeking work but still cared about being unemployed appeared to be experiencing a much greater negative emotional impact. Talking to MESA staff the researcher was constantly reminded that before many job-seekers could focus on active job-seeking they had to sit down with the job-seekers and work through their feelings such as guilt and anger before they could engage them in a realistic approach to their job-seeking.

The grounded theory analysis of the data in the present study allowed the researcher in the present study to build a model that best fit the way mature job-seekers described for themselves their experience of unemployment. The strength of such an approach is that existing models that may colour the interpretation of the data do not limit the researcher. What became quickly apparent with the present analysis is that unemployment was a stigma that defined many of the individuals. They defined themselves by their lack of employment and so not surprisingly their experience as a job seeker can only be described as traumatic and deeply resented. Secondly job-seekers were highly conscious of the effect unemployment was having on their perception and use of time. The boredom

associated with unemployment and the consequence of this on their self-esteem appears ever present.

Given the strong association with time use, the eventual model evolved logically as a stage model of unemployment. Time from the date of redundancy or the time till retirement are vivid examples proffered by job-seekers in the present study of the significance of time boundaries. Stage models of unemployment have been criticised by Fryer (1985) for their lack of explanatory value. This failure appears more a problem of measurement than an accurate description of the experience of unemployment for mature job-seekers in particular.

15.5 Conclusion

What the trajectory of emotion has attempted to illustrate is the real experience of emotion of people that is often forgotten in overly rational and desensitised accounts of unemployment. To be reminded of one's humanity is a humbling experience as a researcher: especially so when one must analyse and code such material. Such material also highlights the heterogeneity of the experience of unemployment that can often be missed and reduced to meaningless dichotomies. Second, there is a rich record of the experience of unemployment by youth and "prime" age workers but less so of job-seekers who describe themselves as "mature". For many of these job-seekers they have seen themselves as contributors to New Zealand, their region, their community and most importantly their family however it is organised. To go from a legitimate citizen to a drain on the State in their final employment years, as they describe it, is not something many of us would appreciate. These job-seekers, generally, resent a handout and much prefer to be working at something.

A study such as the present research brings, possibly, unwanted attention for many that unemployment is not just a youth experience and that instead of focusing solely on policies for youth greater attention needs to be given to job-seekers of all ages who may need services that are presently youth oriented.

CHAPTER SIXTEEN: SUMMARY OF FINDINGS AND CONCLUSIONS

16.0 Introduction

This final chapter will first address the literature review, as an examination of the mature workers place in New Zealand's economy from the political economy perspective is particularly instructive. Secondly this chapter will address the four primary research questions that have directed the present study:

1. Who are the mature job-seekers who present themselves at MESA offices throughout New Zealand?
2. How do these mature job-seekers go about their job-seeking activities?
3. What barriers do these mature job-seekers see as inhibiting their job-search?
4. What is it like to be a mature job-seeker?

Thirdly, the limitations of the present study will be discussed be followed by areas for future research. Finally this thesis concludes by making a claim for the significance of the present study in terms of making an original contribution to the literature.

16.1 Literature Review

The literature review of the present study is especially poignant because it clearly highlighted that New Zealand's employment policy with regard to mature workers was lacking, with an implicitly youth focused analysis of employment issues. Mature workers were seen in isolated incidents as a potential drag on future productivity (NZIER, 2002) or one of many vulnerable employment groups (Treasury, 2001). Of particular concern was that data supporting urgent policy attention for mature workers, such as long-term unemployment, was freely available (Department of Labour, 1989) yet the debate

surrounding mature New Zealanders has been sustained upon health and retirement instead of employment (Dalziel, 2001).

It was no surprise then that the lack of policy debate surrounding mature workers clearly reflected a lack of central government services for mature workers: a situation that appears incongruous beside the strong rhetoric about having a job in New Zealand. As discussed in Chapter One no single theoretical perspective has emerged to adequately explain mature employment though political economy theory for example provides a useful explanation for the plight of mature job-seekers at the national level. This theory suggests that mature job-seekers like other groups in society are in a continuous struggle for policy attention and hopefully resources to address what they believe are significant issues. In the New Zealand context there are approximately 33,400 officially registered job-seekers aged 40 years and over, and of them 14,000 are long-term unemployed.

Political economy theory would suggest that mature workers have simply been unable to garner and attention to their “plight” in stark contrast to youth. A focus upon political economy theory brings attention to those organizations that presently represent the employment issues of mature workers. At the government level there is no specific policy “home” for mature worker issues; rather they are shared between the Department of Labour’s Labour Market Policy Group that may take an interest in mature worker issues; Treasury which continues to address retirement funding and the Ministry of Social Development’s Office for Senior Citizens which has as its focus on health and retirement. At the community or non-government organization (NGO) level in New Zealand only Mature Employment Support Agencies (MESA) have directly addressed mature employment issues while interest groups such as Grey Power and Age Concern have not “pushed” mature employment issues.

From the international perspective there appears little doubt there is momentum building concerning mature employment issues with a combination of research interest and active labour market policy initiatives across Europe (Taylor, 2002), the United States of America (CED, 1999), and Australia (Perry, 2001). In New Zealand, funding by the Public Good Science Fund (PGSF) of the four-year research project “*Employment of the older worker*” appears as one of the most significant starting points for specific attention upon employment for mature workers in New Zealand (McGregor, 2001).

Other theoretical perspectives inform the debate on mature employment such as the sociology of aging, which gives issues of discrimination, gender and ethnicity consideration, while human capital theory lends attention to the significance of training and education. Finally the changing nature of work literature suggests one of the key ways forward for mature employment is the ability of business to utilise mature employees in more innovative employment practices. Together these different theoretical perspectives enhance our understanding of mature employment.

In conclusion an examination of mature job-seekers is presently best informed through a variety of theoretical perspectives that help explain the mature job-seeker in the wider societal context, the political context, the labour market context as well as at the level of individual mature job-seekers. A point that flows from much of this analysis is that mature job-seekers do not necessarily demand “special” attention but rather that their place in greater society is at least *considered* in matters of employment.

16.2 Question One: Who are the mature job-seekers?

The first question identified in the present study was to address the characteristics of those participants who presented themselves as mature job-seekers at MESA. An examination of the sample yielded the encouraging result that approximately half of the respondents were female. Given the overuse of student samples for examination of job-search behaviour and the primarily older male composition of samples purporting to examine general older worker issues, the composition of the present sample is a strength.

While not expressly seeking to illustrate the importance of gender in the present study it could not be ignored as a key point of differentiation amongst the present mature job-seeker sample. Simply summarised, female respondents were younger than male respondents and became mature job-seekers for different reasons. At a pragmatic level it was interesting to note how many women were using the services of MESA (Mature Employment Support Agency) at what many would consider youthful ages 40 to 50 years. By contrast male respondents were clustered primarily in the 51 to 60 year cohort, which is what economists traditionally define as the older worker. As discussed previously the economics view of an older worker appears to effectively ignore women’s experience as

an older worker yet evidence from Australia (Perry, 2001) shows that take up of the Mature Workers Program (for unemployed older mature workers) has been by substantial numbers of participants aged 40 to 44 years and female.

Given the experience in Australia it is not surprising that many women in New Zealand see themselves as mature job-seekers at 40 years of age. MESA was created in the 1990s as a community response to the very real concern of mature unemployment. What was not anticipated was that the Department of Work and Income would continue to ignore services for mature job-seeker and effectively admit defeat with its 55 plus benefit that removed job-seeking accountability for mature job-seekers.

What the present study could not anticipate is why so many “younger” women choose to use the services of MESA given the plethora of private recruitment agencies. As suggested by the EEO Trust’s (2000) *“Recruiting Talent”* survey, age discrimination is unfortunately prevalent at the selection stage of recruitment where there is no public scrutiny compared to employment advertisements. Respondents appear to see the services of MESA as a less threatening and more achievable way back into the labour market with a particular strength being part-time and lesser skilled positions.

There is little doubt that MESA does not operate at the premium end of the recruitment market with its particular strength being community employment. What it does provide for clients is realistic opportunities to re-enter the labour market. Walker (1997) in particular is one of few authors to try to address directly the needs of older women workers particularly with regards to training by suggesting specific skills training or whose health has suffered as a result of their employment. What Walker (1997) did not address was job-seeking or career development resources for female mature job-seekers when the present data suggests that this could be one area of real need.

For males there appeared a grouping which was characterised by older age, lesser skills and the selection of redundancy as the reason for becoming a mature job-seeker. Treasury (2001) and much international literature has spent much time analysing these job-seekers in particular at the expense of attention to mature female job-seekers.

The present sample contained 43.2 percent of mature job-seekers who had been out of work for more than 12 months reflecting international labour statistics showing that older

workers are proportionately more affected by long-term unemployment than other groups in the labour market. Surprisingly, as illustrated in Chapter 3 policy groups in New Zealand government agencies have failed to note this issue. Treasury (2001) have pointed out that unskilled older men represent one of the most vulnerable groups in the country without suggesting how to resolve some of their issues. The present response is to provide an unconditional unemployment benefit for those over 55 years of age.

Pickersgill et al. (1996) cautions against homogenising mature job-seekers given the previously strong focus on mainly mature male unemployment. A good illustration of the heterogeneity of mature job-seekers and its possible effect on job-seeking is illustrated by the reasons mature job-seekers give for becoming mature job-seekers. The analysis here suggests that the attributions mature job-seekers give to the variety of reasons for becoming a mature job-seeker can have different impacts upon the way mature job-seekers approach their job-search. To conclude the present sample of mature job-seekers has strong external validity. The balance of gender across age-groups is a particular strength as well as broadly reflecting short-term and long-term unemployment rates.

16.3 Question Two: How do mature job-seekers go about their job-search?

A review of the literature hinted at the idea that mature job-seekers were less likely to engage in a job-search as vigorously as younger job-seekers and that informal methods were most likely to be selected by job-seekers. The present results suggested that only for the very oldest job-seekers aged 61 years and over was there any observable decrease in job-searching effort. Interestingly mature job-seekers in the present study indicated that they relied upon a narrow range of formal job-seeking methods with no discernible differences between the efforts of men and women.

The heterogeneity of mature job-seekers is well illustrated by the variables, time out of work, and the reason for becoming a job-seeker. In particular those mature job-seekers who were made compulsorily redundant literally “knocked themselves out” with the effort they expended in their job-search for up to six months. By comparison job-seekers such as those that were dismissed or were returning from early retirement appeared less persistent in their job-seeking efforts: a function it is argued that has much to do with the job-seeking self-efficacy or self-belief of the individual job-seeker. The present study

also brings greater attention to the need to address the quality of the job-search (Gray & Baddy, 1988) given the use of formal methods of mature job-search in the present study, and studies showing successful job-seekers using informal methods (Perry, 2001). The present study in particular shows that job-seekers regardless of their age bring much effort to their job-search.

Finally, the present study's results supports the results of other studies (for example Kulik, 2001) that job-seekers are able to sustain their job-seeking efforts for up to six months and that this is the time that any intervention with regard to job-seeking is likely to have the most positive effects. As Windolf and Wood (1988) note, even in times of high unemployment long bouts of time out of work, sometimes referred to as the hysteresis effect, still concern an employer; and for mature job-seekers in particular this time out of work may turn into involuntary early retirement.

16.4 Question Three: What barriers do mature job-seekers face?

The literature surrounding the barriers mature job-seekers face is generally split between a focus upon the barrier of "age" and the effects of stereotyping on the discriminatory behaviour of employers and their agents; and the lack of human capital or skills and education of mature job-seekers (Moore, 1996).

In the present study mature job-seekers when asked to select statements about the "general" barriers they faced focused upon statements of age: the cost of older workers, the focus upon youth. Interestingly when asked to select statements concerning their own personal barriers there was a greater tendency to focus upon issues of skills: whether over-qualified or under-qualified suggesting many suspected age discrimination generally but had not really experienced it themselves.

This suspicion of discrimination was best illustrated in the present study with regard to the contact mature job-seekers had with employers and recruitment agencies and the general lack of feedback they experienced. Their "invisibility" to many employers clearly bothered participants in the present study leading to the conviction that they were being discriminated against. Hutchens (1986) makes the point well that employers like the older workers they already have but the perceived costs and returns for training "new"

older workers means they are reluctant to hire mature job-seekers that apply for these positions. Mature job-seekers themselves are well aware of their perceived cost with the literature showing the majority will take much lower paying jobs to eventually return to paid employment (Moore, 1996).

The difficulty that many of the participants in the present study face is that they are generally lesser qualified and skilled than the rest of the labour market but that it is cheaper for society to ensure that these mature job-seekers remain in employment if they wish to (Phelps, 1997).

Historically there has been little interest on the part of tertiary institutions, government or employers in enticing mature workers into career related training programmes (Bass & Caro, 2001). In the present study many respondents were clearly unsure of what training they should do given the perceived long-term benefits of doing so other than reducing their retirement savings. Other respondents were disillusioned with government offerings such as TOPs when what they really needed was one-on-one coaching regarding their job-seeking as suggested by Gray and Baddy (1988).

As Heckman (1999) argues, learning-averse younger workers are likely to become learning-averse older workers. Mature workers who have been learning throughout their lives are likely to be seeking learning opportunities through existing institutions. The real leverage and value for money as argued by Leigh (1995) is in providing job-seeking support and skills: something programmes for mature workers in other countries are starting to direct their resources towards (Taylor, 2002).

16.5 Question Four: What is it like to be a mature job-seeker?

The literature suggests that the physical and mental health of people suffers as a consequence of unemployment (Feather, 1990). In particular it is argued that mature job-seekers who suffer involuntary job-loss are associated with greater health problems than similarly aged comparison groups (Gallo et al., 2000). Consequently while stage theories of unemployment may be criticised for not reflecting the youth experience of unemployment (Fryer, 1985) it is suggested that they may have greater applicability to mature workers who have much more to lose than their younger counterparts (Winefield et al., 1993).

The primary purpose of using the stage theory approach for mature job-seekers in the present study was to give voice to mature job-seekers for whom becoming a job-seeker was an unpleasant experience. The *Trajectory of Emotion* illustrates the initial shock many mature job-seekers experienced when they became job-seekers followed by a sense of optimism as they were determined to find employment. Unfortunately this optimism slowly recedes with rejection and emotions move towards frustration and worry as many lose the battle to re-employment. The distinguishing feature of the present model is to emphasise the engagement in job-seeking as the key to the emotional welfare of the job-seeker.

16.6 Limitations

As with any study there are limitations that need to be acknowledged by the researcher for accurate and informed interpretation by the reader (Babbie, 2001). Limitations of the present study relate primarily to two issues: data collection and qualitative data analysis. With regard to data collection the engagement of the Mature Employment Support Agency (MESA) across five geographical sites meant that simple random sampling of the entire mature job-seeking population was not possible. There were significant issues of cost in considering alternatives to gaining a similarly sized sample. Also the practicalities of identifying and finding mature job-seekers were difficult because mature job-seekers could not be approached through any other single 'body' other than MESA.

The researcher while acknowledging this limitation and its subsequent impact upon inferential data analysis methods suggests that the benefits of such an approach clearly outweigh any costs given the strong external validity of the resulting sample.

Secondly, the literature clearly supports community solutions to issues of mature employment (Walker, 2002); the engagement of MESA staff in the data collection and subsequent feeding back to the MESA branches of the results was a personal highlight for the researcher and emphasised the impact research can have with its stakeholders.

With regard to qualitative research the analysis ultimately involves some personal judgement and is influenced by the researcher's focus and interests. In the present study it was very difficult to read many of the comments of respondents without feelings of empathy. Interestingly, further contact with MESA has only served to reinforce much of the anguish unemployment can have for 'new' mature job-seekers. A strength of qualitative research is to give voice to participants which is reflected here in the present study and helps remind the reader that the sample are not merely subjects for analysis but real people.

16.7 Future Research

The present study provides a number of avenues for future research with many issues regarding mature employment still to be developed. First the present study has identified that a number of women returning to the workplace are clearly having a different labour market experience to the majority of men. Studies more closely exploring their job-seeking approach as well as addressing their particular needs in preparing for re-entry to the labour market. The dramatic increase in women's labour force participation in the late 1990s suggests this could be of real benefit. Women in the present study appeared less confident of their job-seeking skills and abilities and a greater exploration of this could be of real benefit to policy makers in more closely targeting solutions.

Second, the present study examined primarily ethnically European mature job-seekers while acknowledging that Māori and Pacific Peoples comprise a growing proportion of the labour market. While Māori and Pacific Peoples did use MESA the focus of the present study was not upon ethnicity though cultural differences may impact upon

attitudes toward mature job-seeking. A study examining mature job-seeking cross culturally could better inform the job-seeking process generally because the assumptions regarding formal and informal job-search are built upon a base of young university graduates of the United States of America.

Third, our understanding of job-seeking approaches formal and informal still has potential to be more informed. Present instruments of job-seeking still struggle to capture qualitative aspects of job-seeking that Gray & Baddy (1988) suggest are so important to successful job-search. Present job-seeking instruments either struggle from recall effects, that is job-seekers will have trouble remembering how many times they have used a particular job-search method or that the forced choices do not adequately reflect what they have achieved in their job-search. In the present study job-seeking effort was adequately captured yet it was difficult to gauge how effective these job-seekers were given that trying harder is not necessarily the complete solution to finding a job.

Finally, the present study addressed the issue of the voluntariness of an exit to becoming a mature job-seeker and how that affected job-seeking motivations and effort. Isaksson & Johansson (2000) make the point that those mature workers who involuntarily end up effectively “early retired” have been found to be associated with lower levels of retirement satisfaction than those in voluntary retirement. Staff from MESA pointed out that exiting the workplace with some dignity was something valued by many mature people; with the men in particular, in the present study, appearing especially affected by their experience.

16.8 Conclusion

In conclusion the present study of 947 New Zealand mature job-seekers, using a political economy perspective, has illustrated that issues of mature employment in New Zealand have still yet to receive the attention they have internationally. Employment policy in New Zealand has been shown to be based upon assumptions of a youthful labour market with the resulting disbursement of resources and services not matching the present needs of mature job-seekers. The impact of long-term unemployment for many mature people has been slow to be recognised yet mature people comprise proportionately the largest group of long-term unemployed in New Zealand.

The balance of gender in the present study has illustrated that many women see themselves as “mature” job-seekers at a younger age than men with much less confidence in their job-seeking and occupational skills. As a result these women who presented themselves at MESA clearly have different needs to the majority of the male respondents who generally have a less interrupted working life.

The job-seeking approaches of the present sample suggest a greater reliance on formal job-seeking methods than suggested by popular job-seeking texts. An implication is that while particular mature job-seekers were trying very hard the effectiveness or the quality of their approach has to be addressed because studies of successful job-seekers continually identify the predominance of informal methods. As discussed, the services that could be most helpful to mature job-seekers are not nationally available even though internationally, job-search services offer excellent value for money.

The present study has made a number of important research contributions. The first contribution has been to illustrate the mature workers’ place in New Zealand society through political economy theory. Second, the present study has assembled a large sample of mature job-seekers with a balance of gender and ages; something similar studies have struggled to achieve. Third, the present study has shown that age and gender had generally little to do with how mature job-seekers went about their job-search and the effort they expended. By contrast time out of work was clearly associated with either increasing or diminishing levels of effort. Finally, the present study has also shown that the reason for becoming a mature job-seeker has possible implications for providers of services for mature job-seekers.

New Zealand’s leaders has always invoked powerful rhetoric regarding the importance of paid employment to the character of individual citizens yet as many of the present study have found that this sense of significance appears to quickly diminish for mature citizens while the real targets of such rhetoric are the nations’ youth. New Zealand has an aging workforce and policy makers can choose to see it as a threat to New Zealand’s productivity or see it simply for what it is: a chance to give real thought to “valuing experience”.

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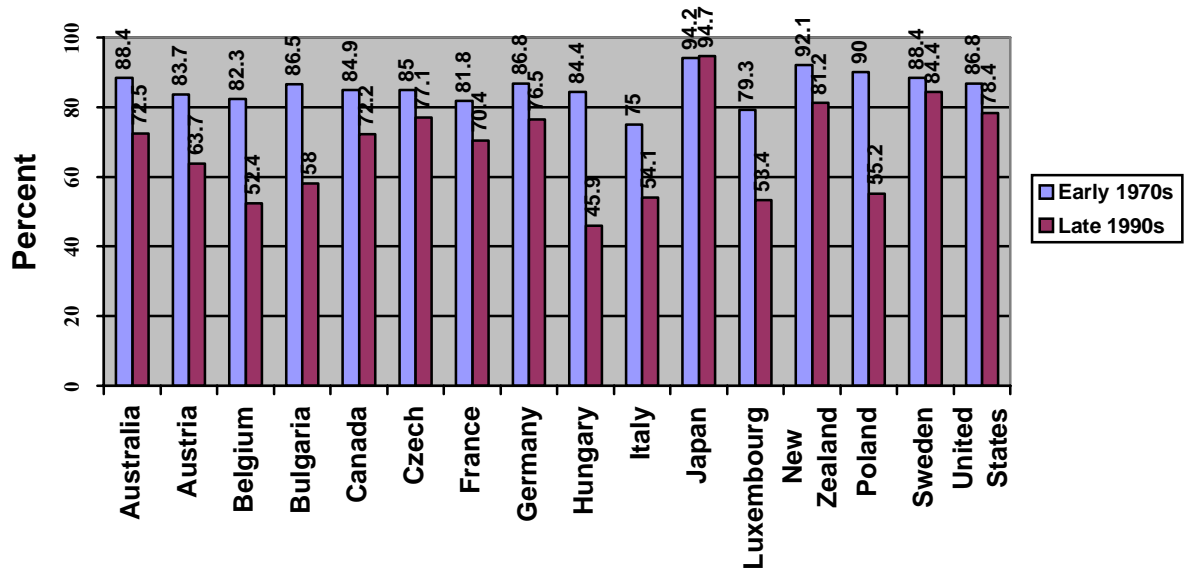
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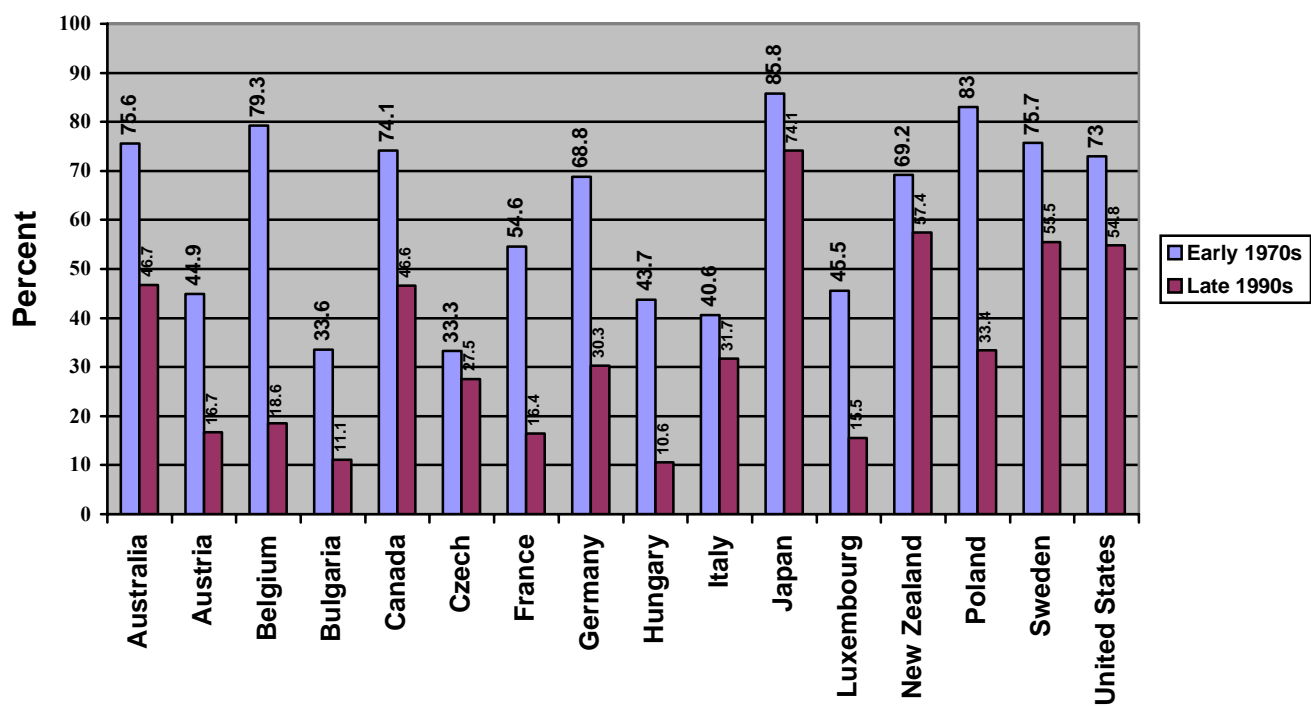
APPENDIX A



APPENDIX A

Labour force participation rates for men aged 55 to 59 in developed countries

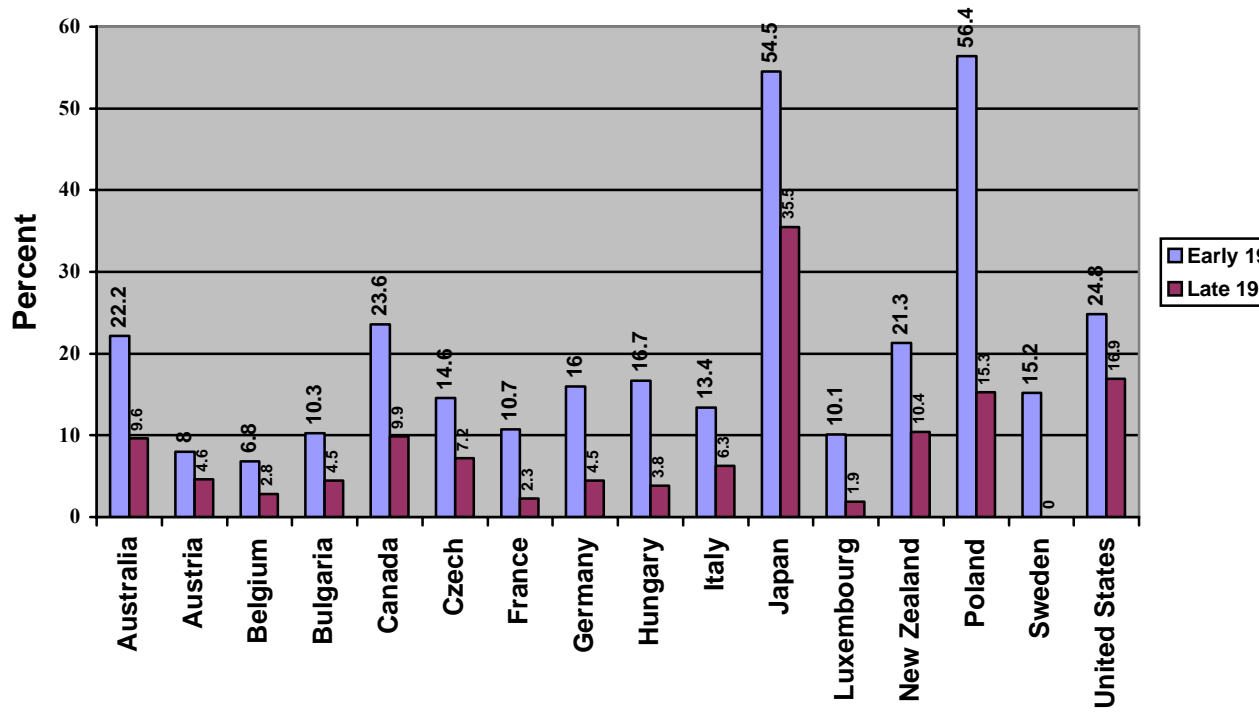
APPENDIX B



APPENDIX B

Labour force participation rates for men aged 60 to 64 in developed countries

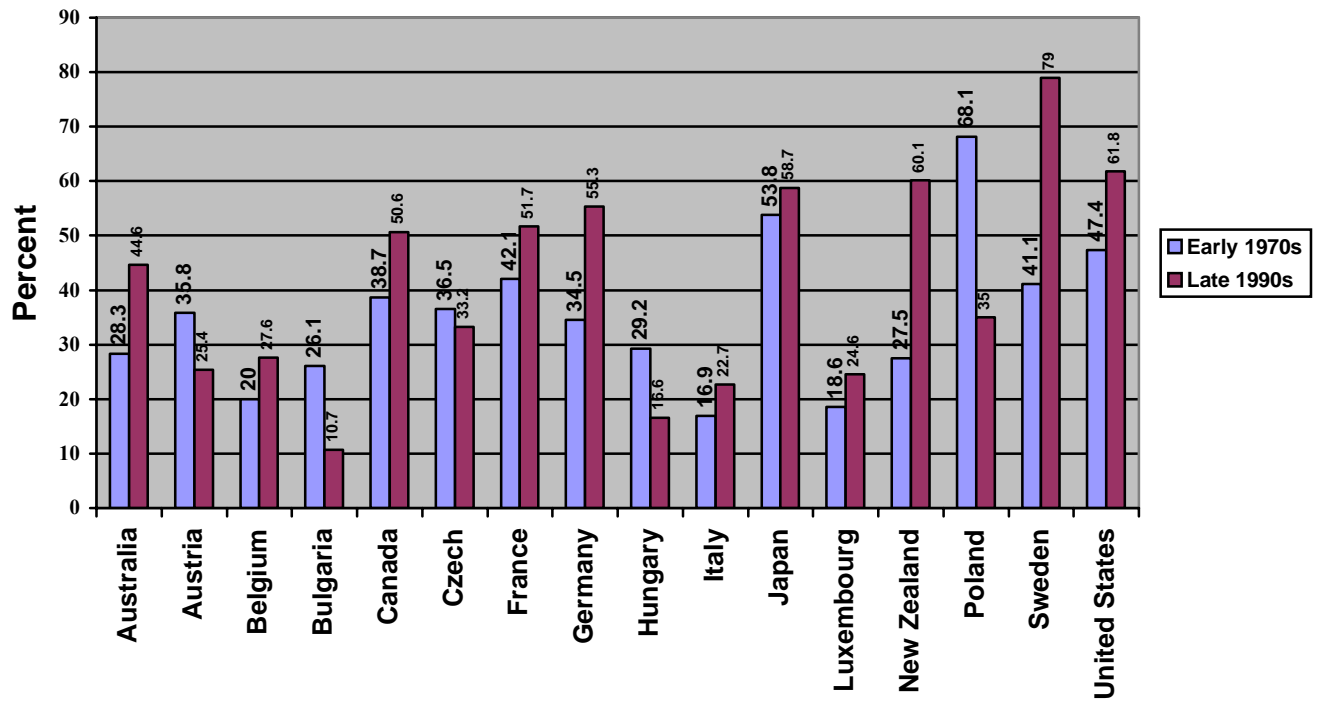
APPENDIX C



APPENDIX C

: Labour Force Participation Rates for Men Aged 65+ in Developed Countries

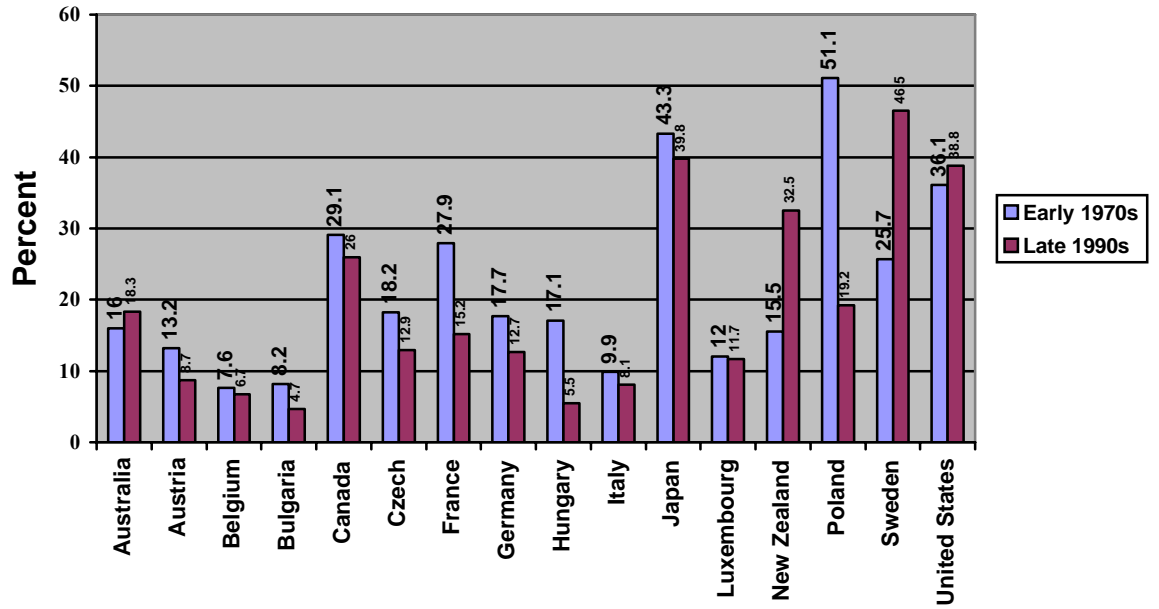
APPENDIX D



APPENDIX D

Labour force participation rates for women aged 55 to 59 in developed countries

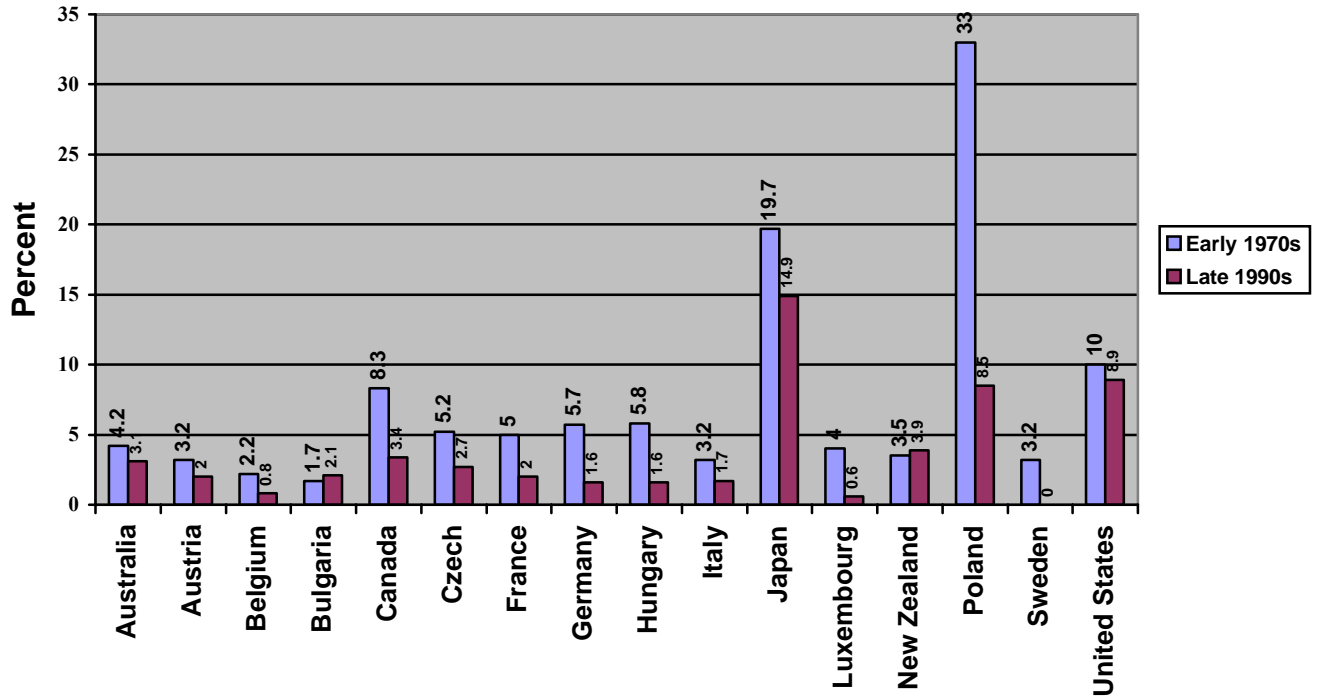
APPENDIX E



APPENDIX E

Labour force participation rates for women aged 60 to 64 in developed countries

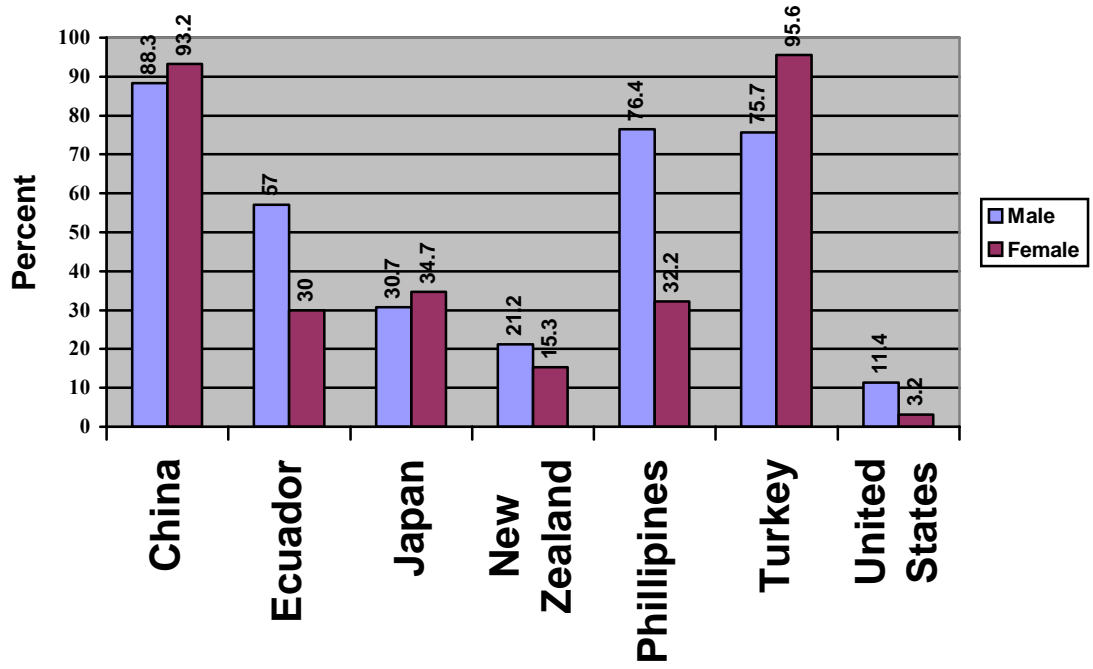
APPENDIX F



APPENDIX F

Labour force participation rates for women aged 65 + in developed countries

APPENDIX G



APPENDIX G

Percent of mature workers in agriculture

APPENDIX H:

Mature Job-Seeker Survey

Dear Job Seeker

We invite you to participate in this study of mature job-seekers. The survey is being administered by the Mature Employment Service Ltd in Christchurch in partnership with Massey University.

The survey aims to help groups working with mature job seekers to:

- collect information about mature job-seekers that will help groups like the Mature Employment Service Ltd working in the field
- improve public understanding of the barriers faced by mature job-seekers
- help guide future policy about employment of older workers.

The survey will be collected by the Mature Employment Service Ltd and returned to Massey University.

The questionnaire is anonymous and you are not required to answer any particular question. The information you provide will be held in the strictest confidence and the analysis will be carried out in such a way that no individual can be identified. It is assumed that filling out the questionnaire implies consent to use the combined data in the reporting of the results.

A report will be made available to the Mature Employment Service Ltd and results will be published in community newspapers and journals. Should you wish to ask any questions about this survey or about the research then please feel free to contact me on (06) 350 5799 extension 2360.

Yours sincerely

Lance Gray

Mature Job-Seeker Survey

GENERAL

1. Please tick your age:
 - 40 – 45
 - 46 – 50
 - 51 – 55
 - 56 – 60
 - 61 - 65
 - 66 - 70
 - 70 - 75
 - 76 +
2. Please tick your gender:
 - Male
 - Female
3. Tick as many boxes as you need to show which ethnic groups you belong to:
 - NZ Māori
 - NZ European or Pakeha
 - Other European (such as English, Dutch, Australian, Scottish, Irish, Other)
 - Samoan
 - Cook Island Māori
 - Other such as Fijian, Korean State _____
 - Tongan
 - Niuean
 - Chinese
 - Indian
4. How long have you been out of work? (Tick one box only)
 - Less than a month
 - Between one and three months
 - Four to six months
 - About a year
 - Two years
 - Three years
 - Four years
 - Five years
 - Longer (please specify _____)
 - Never had a job
5. Please tick the reason for becoming a mature job-seeker: (Tick one box only)
 - Voluntary redundancy (left by choice)
 - Compulsory redundancy (no choice)
 - Dismissed from job
 - Seeking work for the first time
 - Newly arrived in New Zealand
 - Returning to the job market after early retirement
 - Returning to the job market after time out for family or other reasons
 - Other (please specify) _____
6. Do you have sole financial responsibility for dependants? (Tick one box only)
 - Yes
 - No
7. Please tick if you are:
 - looking for a full-time job
 - or looking for a part-time job

8. Have you applied for jobs recently?

- Yes No

(a) If yes, how have you applied? (Tick all that apply)

- Answered job advertisements
 - Telephoned to make an appointment
 - Searched the internet for jobs
 - Registered with the Mature Employment Service Ltd
 - Sent out a CV
 - Visited workplaces and knocked on doors
 - Tried friends, family and other contacts
 - Contacted WINZ
 - Visited recruitment agencies
 - Other (please specify)
-

(b) If no, any reason why not?

10. What reasons did employers use not to employ you? (Tick all that apply)

- Considered not suitable
- No reason provided
- Too many applicants
- Too old for the job
- Prefer younger staff
- Not qualified for the position
- Lack of New Zealand job experience
- Other person preferred
- Lack of suitable skills
- Job already taken
- Other (please specify) _____

11. What do you think are the general barriers faced by all mature job-seekers? (*Tick all that apply*)

- Not enough jobs available in New Zealand
- Difficulty in relocating to another centre
- The general view that younger people should be given a chance
- Employers' attitudes to workers
- Older workers do not have the right skills
- Employers not willing to train mature people
- It is cheaper to employ younger people
- Current skills redundant and pace of technology change
- Only want male or female staff

12. What are the barriers you face in getting a job? (Tick all that apply)

- I don't believe I have useful skills
- I don't believe I can learn new skills
- I am oVerqualified for the jobs available
- I am underqualified for the jobs available
- I do not have computer skills
- Employers believe I am too expensive
- Employers believe I will not pick up new skills
- I cannot work the hours required
- Wages are so low it is not worth me giving up the benefit
- I am losing motivation to keep trying for a job
- I am worried about being rejected by employers
- I lack New Zealand job experience
- English is my second language
- Employers believe I won't stay
- Prohibitive cost of CVs and recruitment agencies
- Transport difficulties and cost
- Unsocial hours
- Not enough hours of paid work
- Caregiving responsibilities
- Can't accept having to create a new image for myself
- I don't know what I want to do
- I speak my mind
- I am a union/tribunal person

13. Now you are not working, rate the importance to you of the following. Please tick the circle that applies from very important to very unimportant.

	Very Important	Important	Neither Important Nor Unimportant	Unimportant	Very Unimportant
	1	2	3	4	5
Feeling wanted	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Job satisfaction	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Social contact at work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Being useful	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Earning money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to own money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Having a sense of purpose	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Challenge of job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Having a sense of identity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Status of being employed	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Opportunity to increase skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sense of security	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

14. Have you undertaken any training to upskill for a new job?

- Yes No

(a) If yes, was the training:

- Computer skills
 CV preparation
 Other (please specify)
-

(b) If yes: was the training relevant to workplace? Yes No

was it sufficient to make you more job-ready? Yes No

APPENDIX I

Multiple comparisons: Dunnett's C

Dunnett's C	Time out of work	Mean Difference	Standard Error	95% Confidence Interval	
				Lower Bound	Upper Bound
Less than a month	1 to 3 months	-.6518	.31873	-1.6882	.3846
	6 months	-.7551	.30877	-1.7880	.2778
	1 Year	.0659	.29808	-.8426	.9745
	2 Years	-.2145	.33259	-1.3588	.9298
	3 Years	.5886	.38300	-.6935	1.8708
	4 Years	.7192	.48258	-.7083	2.1467
	5 Years	.7288	.40230	-.5617	2.0194
	Longer	.6359	.35685	-.3966	1.6683
1 to 3 months	Less than a month	.6518	.31873	-.3846	1.6882
	6 months	-.1033	.31712	-1.1710	.9644
	1 Year	.7177	.30672	-.2302	1.6656
	2 Years	.4373	.34035	-.7385	1.6131
	3 Years	1.2404	.38976	-.0699	2.5508
	4 Years	1.3710	.48796	-.0818	2.8238
	5 Years	*1.3806	.40874	.0620	2.6992
	Longer	*1.2877	.36409	.2204	2.3549
6 months	Less than a month	.7551	.30877	-.2778	1.7880
	1 to 3 months	.1033	.31712	-.9644	1.1710
	1 Year	.8210	.29635	-.1231	1.7651
	2 Years	.5406	.33105	-.6321	1.7133
	3 Years	*1.3437	.38166	.0361	2.6513
	4 Years	*1.4743	.48152	.0240	2.9246
	5 Years	*1.4839	.40102	.1681	2.7997
	Longer	*1.3910	.35541	.3271	2.4548
1 Year	Less than a month	-.0659	.29808	-.9745	.8426
	1 to 3 months	-.7177	.30672	-1.6656	.2302
	6 months	-.8210	.29635	-1.7651	.1231
	2 Years	-.2804	.32109	-1.3452	.7844
	3 Years	.5227	.37306	-.6890	1.7345
	4 Years	.6533	.47473	-.7114	2.0180
	5 Years	.6629	.39285	-.5577	1.8835
	Longer	.5700	.34616	-.3736	1.5135
2 Years	Less than a month	.2145	.33259	-.9298	1.3588
	1 to 3 months	-.4373	.34035	-1.6131	.7385
	6 months	-.5406	.33105	-1.7133	.6321
	1 Year	.2804	.32109	-.7844	1.3452
	3 Years	.8031	.40117	-.5942	2.2004
	4 Years	.9337	.49713	-.5979	2.4653
	5 Years	.9433	.41964	-.4617	2.3483
	Longer	.8504	.37629	-.3220	2.0227
3 Years	Less than a month	-.5886	.38300	-1.8708	.6935
	1 to 3 months	-1.2404	.38976	-2.5508	.0699
	6 months	*-1.3437	.38166	-2.6513	-.0361
	1 Year	-.5227	.37306	-1.7345	.6890
	2 Years	-.8031	.40117	-2.2004	.5942
	4 Years	.1306	.53217	-1.5070	1.7681
	5 Years	.1402	.46062	-1.3794	1.6597
	Longer	.0472	.42150	-1.2601	1.3546
4 Years	Less than a month	-.7192	.48258	-2.1467	.7083
	1 to 3 months	-1.3710	.48796	-2.8238	.0818

	6 months	*-1.4743	.48152	-2.9246	-.0240
	1 Year	-.6533	.47473	-2.0180	.7114
	2 Years	-.9337	.49713	-2.4653	.5979
	3 Years	-.1306	.53217	-1.7681	1.5070
	5 Years	.0096	.54623	-1.6346	1.6539
	Longer	-.0833	.51367	-1.5336	1.3670
5 Years	Less than a month	-.7288	.40230	-2.0194	.5617
	1 to 3 months	*-1.3806	.40874	-2.6992	-.0620
	6 months	*-1.4839	.40102	-2.7997	-.1681
	1 Year	-.6629	.39285	-1.8835	.5577
	2 Years	-.9433	.41964	-2.3483	.4617
	3 Years	-.1402	.46062	-1.6597	1.3794
	4 Years	-.0096	.54623	-1.6539	1.6346
	Longer	-.0929	.43911	-1.4085	1.2226
Longer	Less than a month	-.6359	.35685	-1.6683	.3966
	1 to 3 months	*-1.2877	.36409	-2.3549	-.2204
	6 months	*-1.3910	.35541	-2.4548	-.3271
	1 Year	-.5700	.34616	-1.5135	.3736
	2 Years	-.8504	.37629	-2.0227	.3220
	3 Years	-.0472	.42150	-1.3546	1.2601
	4 Years	.0833	.51367	-1.3670	1.5336
	5 Years	.0929	.43911	-1.2226	1.4085

Based on observed means.* The mean difference is significant at the .05 level.