

# Australia's Aging Workforce

Navigating the Challenges and  
Opportunities for Labour Regulation

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# Introduction

Australia's workforce is aging, creating both **opportunities and challenges**.

Policies must support older workers while ensuring **economic growth** and **workplace equality**.

To date relevant labour policies include:

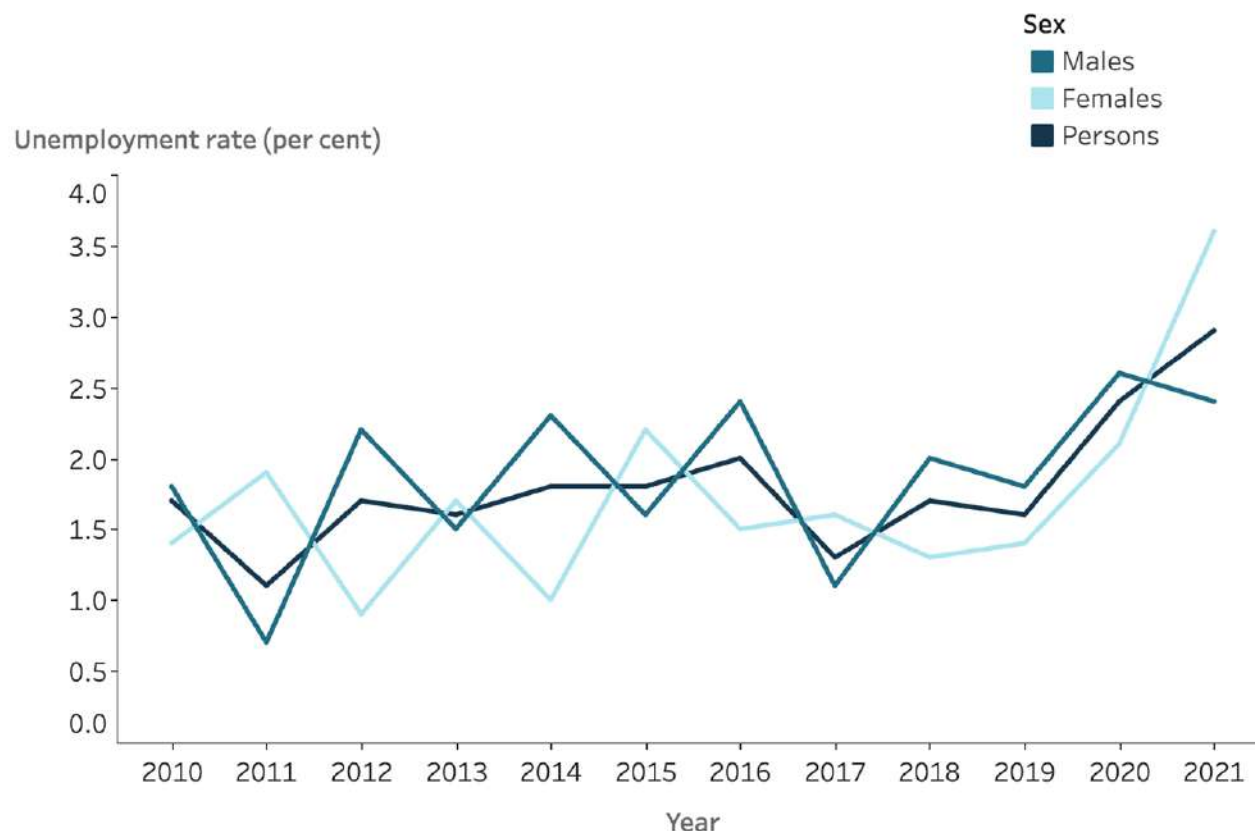
- **age discrimination protections**
- **flexible work rights**
- **retirement policies**
- **recruitment initiatives**



# Australia's Aging Population

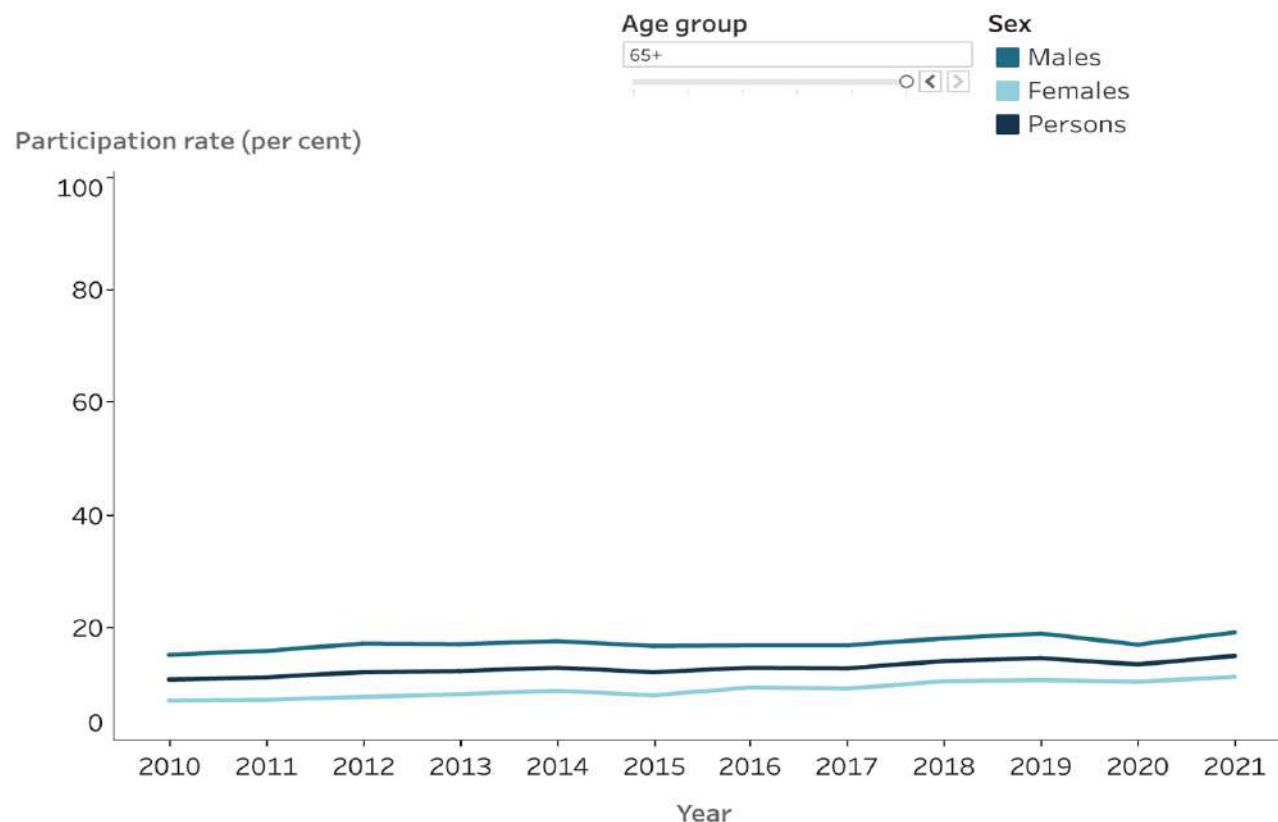
**16%** of Australians were aged 65+ in 2020 (4.2m).

This is expected to increase to  
**21-23% by 2066**



While employment rates for older Australians have increased, unemployment remains an issue

# Workforce Participation Trends



- Labour force participation for older men: **10% (2001) → 19% (2021)**.
- Labour force participation for older women **3% (2001) → 11% (2021)**.
- Underutilisation rate for older Australians: **8.8% (2021)**.
- Unemployment rate for older Australians: **2.1% (2001) → 1.1% (2011) → 2.9% (2021)**.

# Common Roles for Older Workers

Rank	Males	Females	Total
1	Managers	Clerical and administrative workers	Professionals
2	Professionals	Professionals	Managers
3	Technicians and trades workers	Managers	Clerical and administrative workers
4	Machinery operators and drivers	Community and personal service workers	Technicians and trades workers
5	Labourers	Labourers	Labourers

*Most common form of employment for older Australians by sex, May 2021*

*Source: ABS 2021c.*



# Retirement Trends and Financial Security

Average retirement age (2022): **64.8 years**.

Women retire earlier than men (**54.7 vs. 59.4 years**).

Financial concerns:

- **55.7%** worry about affording retirement.
- **48%** believe the Age Pension may not be available in the future

Top reasons for retirement:

- **pension eligibility (31%)**
- **health (13%)**
- **retrenchment (5%)**

# Age Discrimination in the Workplace

Older workers face longer periods of unemployment (**average 68 weeks**).

**Over 25%** of workers aged 50+ report workplace age discrimination

Common discrimination types:

- **Limited employment opportunities (52%)**
- **Negative performance assumptions (44%)**
- **Jokes/derogatory comments (42%)**

33% of older  
Australians stopped  
their job hunts after  
experiencing age  
discrimination

# Legal Protections against Age Discrimination

**Age Discrimination Act 2004 (Cth)/ state and territory anti-discrimination laws:** Prohibits direct and indirect discrimination on the basis of age.

**Fair Work Act 2009 (Cth):** Protects against adverse action taken because of a person's age.

Challenges:

- few successful cases due to procedural barriers - timing restrictions, legal tests
- lack of awareness and internalised ageism
- relies on individual rather than proactive enforcement
- typically limited to financial remedies after employment relationship has ended



# Flexible Work Rights for Older Australians

Workers **55+** can request flexible work arrangements.

Requests must be responded to in writing in **21 days** but requests can be refused on **RBG**.

Challenges:

- proving **eligibility** (requests to WFH to transition to retirement/ avoid COVID infections were not accepted)
- **employers' preferences** can satisfy RBGs



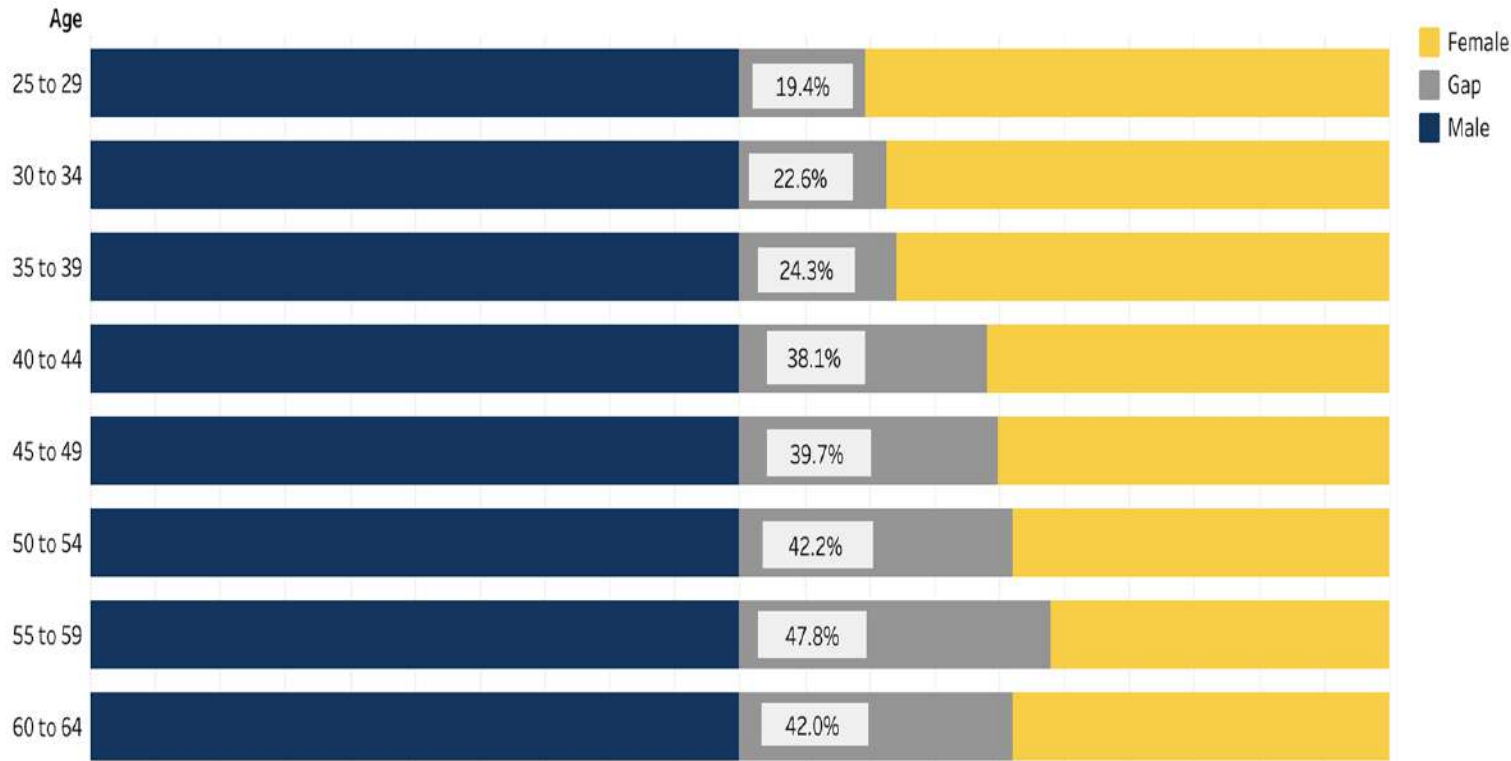
# Employment Promotion Measures

**Career Transition Assistance** (for job seekers **45+**)

**Department of Employment and Workplace Relations** offers employer toolkits and resources for recruiting and retaining mature age-workers

Challenge: Limited engagement in explicit, affirmative action and no targeted initiatives for *older* Australians, specifically.

# Superannuation and Pension Policies



Gender differences in superannuation by age group.

Source: Clare R, (2017) Superannuation account balances by age and gender, ASFA Research and Resource Centre

- Superannuation
  - access at **60 (if retired)** or **65 (if still working)**.
  - **11.5%** employer contributions → **12% (2025)**
- Age pension: **67** (subject to income/ assets test)
- **Work Bonus** offsets earnings for pensioners.
- Women have **lower superannuation savings** than men.

# Employer Perceptions and Practices

**1 in 6** HR professionals would not hire people over 65.

Age-specific recruitment strategies are **rarely** used.

“Older worker” thresholds are **shifting younger.**

Barriers: **salary expectations, tech skills, lack of applicants.**

no vacancies





# Missed Opportunities

Benefits of age-diverse workplaces:

- **knowledge retention**
- **experience-driven problem solving**
- **stability and mentorship**

Lack of employer initiatives:

- few companies **specifically tackle** age bias
- Unconscious bias training often **excludes age**

47.2% of organisations that offered unconscious bias training did not address age-related biases

# Missed Opportunities - cont.

If Australia's employment rate of people 55+ matched Sweden's, there would be a **4.7% increase to the GDP**.

worth up to  
**\$78 billion**  
to the Australian economy



# Policy Recommendations

Strengthen enforcement of **anti-discrimination laws**.

Expand **positive duties** on employers.

Improve access to **flexible work** rights.

Increase **incentives** for age-diverse recruitment.

Address **superannuation gender gaps**.



# THANK YOU!

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