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Publication Details

Frazer, A. & Sargeant, M. (2009). Older workers as vulnerable workers in the new world of work. 15th World Congress of the International Industrial Relations Association (IIRA) (p. Workshop Sessions, Track 5: Session 3). Sydney: IIRA.

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Abstract
The paper brings focus to the consideration of one particular group of vulnerable workers who may be adversely affected by new forms of work. This group already suffers from discrimination based upon their age and this paper will consider whether this discrimination is compounded by the increasing numbers of older workers in the precarious workforce. The paper examines older workers in Australia and the United Kingdom to determine the extent of their involvement in precarious work, in particular part-time, casual or temporary work, and self-employment.

Keywords
work, older, world, workers, vulnerable

Disciplines
Law

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This conference paper is available at Research Online: http://ro.uow.edu.au/lawpapers/68

Older Workers as Vulnerable Workers in the New World of Work

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INTRODUCTION

There is growing recognition that specific groups of workers are likely to be particularly vulnerable to low pay and job loss as a result of the increasing trend towards flexible working, sometimes known as contingent, precarious or atypical working (Barrett and Sargeant 2008). The premise here is that those who are 'non-standard' workers may be more vulnerable to exploitation than those workers in full-time permanent employment (Quinlan, Mayhew and Bohle 2001). Among those working in precarious jobs, some groups of workers suffer an extra layer of vulnerability as the result of a personal characteristic or their condition in life.

Significance. Older workers are one group who have not received particular attention as engaged in precarious work or as vulnerable workers. Older workers may, of course, also be black and/or female and/or have a disability. In such cases the individual worker may suffer from multiple layers of vulnerability, but we think it worthwhile, in this case, to isolate the issue of age and explore whether this characteristic adds to the vulnerability of workers in precarious work. The assumption is often made that older workers are more capable of protecting themselves than younger workers, because they are assumed to be more financially self-reliant, more entrenched in the workforce and in positions of greater power. While this is likely true of at least half the mature working population, there is evidence that a substantial number of older workers are in precarious work. With generational change it is likely that the number of precarious older workers will increase, as more of them will take up part-time work which tends to be temporary or casual in nature. This issue is of increasing relevance with the ageing of the workforce, as well as the trend towards greater flexibility in employment, particularly forms of engagement which allow rapid variation in labour utilisation (temporary work, variable hours, agency work and outsourced self-employment). Also, since it is well-established that older workers suffer discrimination in redundancy and hiring, the participation of older workers in precarious work may intensify vulnerability in the current world-wide recession.

Aims and Methods. In this paper we explore the extent to which older workers as a group are engaging in precarious types of engagement within the context of new and flexible forms of working; and whether as a result older workers are becoming more vulnerable. We also comment on the factors which appear to account for the differences observed between the countries examined. We think it useful to compare Australia and the United Kingdom as advanced industrial economies where precarious working is on the increase. (Our analysis will be extended to New Zealand in a subsequent paper). These countries have been chosen for their differences as well as their similarities. Both, of course, have similar backgrounds especially in terms of legal and other institutional dimensions, although their experiences of labour law regulation have been widely divergent for over a century. Both countries prohibit age discrimination although there are significant differences in the extent of protection. In Australia the legislation dates back to the early 1990s, and the imposition of a compulsory retirement age is prohibited in most states (CCH 2009: 6-440). In the UK, prohibition of age discrimination in employment was introduced in 2006 although it still remains possible for employers to impose mandatory retirement under a legislated exception to the European Framework Directive on Equal Treatment and Occupation (Sargeant 2006). Here we concentrate exclusively on paid work, although it should be noted that older people are also heavily engaged in unpaid childcare and community work.

We focus mainly on two groups: workers aged 50 or 55 and over, who are generally contemplating or in transition to retirement; and workers at or beyond the conventional retirement age. In both countries it is these two groups where the most marked age-related changes occur in working patterns. The principal sources used are official statistics and

published reports. It has often not proved possible to produce data which is directly comparable between countries because of the lack of consistency in age-groupings used by the data-collecting agencies. In some cases we have been able to resort to unpublished sources where relevant data was broken down by more specific age groups. Moreover, the significance of age-groupings varies between countries: in the UK data is usually reported in relation to State Pension Age (SPA, currently 60 for women and 65 for men), which is more significant than a chronological grouping by comparison with Australia, where the importance of state pension eligibility is declining.

PRECARIOUS WORK AND VULNERABLE WORKERS

The notion of precarious work is not a precise one, but it is used most commonly to refer to work which departs significantly from the standard employment relationship (SER) of permanent full-time work as an employee. The notions of precariousness and vulnerability are closely associated and are often used interchangeably. In the UK the Trades Union Congress's Commission on Vulnerable Employment defined precarious work (which they termed vulnerable work) as that 'which places people at risk of continuous poverty and injustices resulting in an imbalance of power in the employer-worker relationship' (*Hard Work, Hidden Lives* 2008: 12). Perhaps the most sophisticated and ambitious approach to defining precarious work was put forward by Rogers (1989: 3) who identified four dimensions on which precarious work may be gauged: (1) Job stability and security: degree of certainty of continuing employment. (2) Control over work: working conditions, the labour process and intensity of work. (3) Social protection: degree of state regulation and representation by trade unions. (4) Income: nature, stability and level. While useful when evaluating whether particular work relationships are precarious, it is less useful for a general survey; moreover, we do not have sufficient data to map all his dimensions for older workers generally.

A more useable approach to the study of precarious work for our purposes is to identify particular types of engagement which are likely to result in conditions which are sub-standard or, in current terms, which deny workers the benefits recognised in the notion of decent work. The most commonly identified precarious forms of work are: part-time; low skilled; fixed-term, short-term, temporary and casual; working for small businesses and self-employment. As these forms of work do not conform to the standard model of full-time and permanent employment, which remains the prime focus of regulation, it is more likely that the individual worker will be subject to exploitation by an employer. Not all workers engaged in precarious forms of work are denied the benefits of decent work; however these modes of engagement and working arrangements are most likely to result in departure from the decent work standard. Vulnerable workers are those workers who by reason of their personal characteristics and conditions of life are most likely to suffer a derogation from the standard of decent work. This likelihood is greatest when vulnerable workers are engaged in precarious work (see Department for Trade and Industry 2006). The following sections focus on older workers and their: labour force participation and unemployment; involvement in part-time and temporary or casual employment; and self-employment. It is these categories which have the most available data by age group.

PRECARIOUS WORK BY OLDER WORKERS IN AUSTRALIA

Participation by Older workers. In international terms, the labour force participation rate of mature workers aged 55-64 in Australia is slightly above the OECD average at 56%, but much lower than in New Zealand (71%). For older workers aged 65 and over, the Australian participation rate is much lower than the OECD average at 8% (Abharyaratna and Lattimore 2006: 25, table A7). The participation rate for women over 65 in Australia (4.7%) is two-thirds the OECD average. Australian men continue to display a pattern of men working predominantly in full-time employment until retirement around 65, with increasing levels of part-time employment from their 60s. As they remain the majority of the workforce, it is the male pattern which predominates numerically. The Australian female workforce tends to maintain the (relatively low) levels of participation from prime age to mature age, working mainly part-time until around 60 when their participation rate drops off sharply.

The pattern of labour force participation has shifted over recent time, with workforce participation by older people in Australia increasing over the last 20 years. Between 1996 and 2006 the Australian labour force participation rate for all people aged 55 and over increased from 22% to 29%, and the rate for older workers aged 65 or over rose from 5.9% to 8.4% (ABS 2008a). Participation in the labour force has increased significantly for older women (55+), from 31% to 48% in the decade to 2006. Geographically, the largest increase in participation among this group came from women in remote areas, while the industry with the highest level of participation was agriculture (ABS 2008d: 1, 3 and workdatacube). The pattern is also changing by generation cohort, as the 'late baby boomer' generation of men shows a tendency to taper into part-time work at an earlier age while continuing in employment longer. Women of this generation, having increased their participation rate at prime age, are remaining in employment at slightly higher rates as they age (ABS 2008b: 159)

In May 2008, the unemployment rate was 2.3% for persons aged 55-59 and 3.2% for the 60-64 age group (in January 2009 it was 3.2% and 3.6% respectively). The unemployment rate for unmarried older workers is between 2 and 3 times the rate for married workers (ABS 2009b). The level of unemployment among mature workers is notoriously masked by the large number of job-seekers who become discouraged and leave the workforce by accepting early retirement. It became government policy in the early 1990s to make it easier for older workers to transfer from unemployment benefits (newstart allowance) to disability pensions. In this way, large numbers of older workers withdrew from the labour force and no longer appeared in the statistics as unemployed. In 2003, more than half of all discouraged job seekers were aged 45-64 (ABS 2006: 186). Forced early retirement currently seems to be a greater problem than underemployment for older workers. The official underutilisation rate (unemployment plus underemployment) for workers 55 and over is 6.7%, well under the rate for the whole workforce (10.6%) (ABS 2009a: table 4.3). Older workers are less likely than other age groups to report a desire to work more hours.

Part-time work. The proportion of employees working part-time increases with age, as part of the transition to retirement. For men, part-time employment stands at 23% of employees aged 55 and over: it increases greatly with age, climbing from 14% at ages 55-59 (considered early retirement in Australia) to one-quarter of the 60-64 age group and 40% for those around the traditional retirement age of 65. The pattern is different for women, nearly half of whom continue to be working part-time until their sixties, when the proportion climbs to nearly two-thirds of employees (ABS 2008f: table 1.2). The transition to part-time work may be relevant to the issue of precariousness as two-thirds of part-time workers are casuals. Also, if workers are forced to move to a different employer or a different line of work they may lose their former security and entitlements. The transition to part-time work prior to retirement has gained pace since 2004 and currently about half of workers aged 45+ in full-time work intend to work part-time before they retire, with the average age of transition to part-time work at 60 years. Nearly two-thirds of these intend to continue with their current employer. (ABS 2008g: table 2; ABS 2009a: 30). While this may be wishful thinking for some, it is broadly consistent with the HILDA survey which shows that of those aged 55+ in transitional jobs, 40-45% had changed to a completely different line of work, suggesting a change of employer or to self-employment (Headley and Warren 2007: 87).

Casual employment. The best measure of precariousness in the Australian workforce is the proportion of employees 'not entitled to paid leave.' This group is normally equated with casual employees who by definition lack security of tenure as they are not entitled to notice of termination and have limited access to redundancy payments. They also do not accrue separate annual or sick leave entitlements, but are paid a premium or loading (around 20%), which does not however completely compensate for loss of these benefits. Furthermore, as casual employees usually work part-time and are often low-paid, they tend to accrue low levels of employer-funded superannuation (pension) benefits. It is true that many casual employees enjoy long periods of employment and are effectively in continuing employment even though their tenure is not, strictly speaking, secure. It has been estimated that less than

half the workers normally classified as casuals are actually employees engaged in occasional, irregular or short-term working patterns, and the level of precarious workers is 11.3% of the total labour force (Murtough and Waite 2000: 9). However it is arguable that all casual employees are precarious because they have limited legal security of tenure, even though they are protected from unfair dismissal after 12 months' continuous service.

Casual employment rose significantly in the late 1980s, doubled during the 1990s, and now comprises nearly one-quarter of the Australian workforce. Although most casuals are young and often work part-time while studying, the number and proportion of older casual workers has been growing since the 1990s. The casualisation rate (proportion of employees not entitled to paid leave) increases significantly for women aged 60-64 and for men over 65. Among employees over 55, nearly one-quarter are casuals. Evidence from the Household Income and Labour Dynamics in Australia (HILDA) survey indicates that most older casual employees are successfully using casual employment as a strategy for transition to retirement, with higher than average levels of job satisfaction and length of service with their current employer. As a group, the older casuals are not noticeably disadvantaged by comparison with other casuals: their jobs are no less secure and hours about as variable as most prime age groups. Although nearly one-quarter would prefer to have more hours, this is lower than for other age groups (Productivity Commission 2006: 71-2, table B.13).

Australia: Casualisation Rate by age group:
% of employees with no leave entitlements, Nov 2007

Age Group	Males	Females	Persons
35-44	13	26	19
45-54	11	23	17
55-59	18	23	20
60-64	21	29	25
65+	41	44	42
all ages	21	30	26

Source: ABS 2008c: table 2.

Self-Employment. The incidence of precariousness among older workers is confused by the high proportion of over 55s who are not employees but self-employed or owner-managers and for whom the labels 'permanent' and 'casual' do not apply. We should not assume that such workers are *not* precarious just because they are self-employed, as this group may contain workers who are neither secure nor autonomous in their work. As full-time employment declines with age, the profile by employment type of older workers in Australia shifts to part-time employment and self-employment. The level of self-employment rises from 27% of the 55-59 age group to more than one-third of the 60+ group, including half of those still working past the traditional male retirement age of 65. The increase is entirely in unincorporated enterprises rather than corporations, indicating that the work involved is predominantly in small business, contracting and consultancies (ABS 2008c: table 2). By their 60s, 43% of these self-employed are working part-time (34% for men, 64% for women), increasing to 53% for those over 65 (ABS 2007: Spreadsheet table 1).

A substantial component of the older self-employed workforce has one or more of the indicia of precariousness, being poorly paid or in limited control of their work. The incidence of low-paid and dependent self-employed has grown since the 1980s and has been associated with restructuring involving contracting out of many functions. However ascertaining the number of self-employed older workers who are likely to be precarious is hampered by the absence of clear criteria and a lack of systematic data-gathering. Different approaches have estimated the proportion of the contractor workforce who are not truly independent as ranging between 25% and 40%. The most recent research indicates that the proportion of contractors who are dependent does not vary much with age: rather, the share of older workers among dependent contractors is low because of the lower participation rate for older workers (Waite and Will 2001: 41, table 5.3).

When we look at the status or type of occupation of the mature self-employed, managers and professionals comprise 43% of those aged 55-64 and 58% of those over 65. About half of all self-employed mature women workers are managers or professionals, the remainder being engaged mainly as clerical and sales workers, particularly once they reach 65. Self-employed men aged 55-64 are more likely to be technical and trade workers (40%) than managers and professionals (35%), but from age 60 the balance swings towards the higher-status occupations. Most of the self-employed, therefore, are not in a highly precarious position: even though many work part-time, they are likely to be in positions of security provided their skills are in demand and they maintain other sources of income. It is difficult to generalise for the 13% (predominantly female) self-employed working in clerical, services and sales positions, although 73% are working part-time. For both sexes, however, there are significant pockets of self-employed mature workers in low status jobs, amounting to 16% of the self-employed, and more than half of these are working part-time (ABS 2008e: datacube ST E16).

PRECARIOUS WORK BY OLDER WORKERS IN THE UNITED KINGDOM

The UK adopted the Employment Equality (Age) Regulations (SI 2006/1031) in 2006 making some aspects of age discrimination in employment unlawful. Somewhat bizarrely, as part of these Regulations, it introduced a default retirement age. This enables employers to retire employees at the age of (normally) 65 years without the fear of age discrimination claims. Employers need to follow the procedure set out in Schedule 6, which includes considering requests from employees to continue working. Employers are likely to make decisions using a business rationale, the effect of which may be to create a contingent workforce, where extended casual or temporary working can be of benefit to both employers and employees. This was discussed in one research report (McNair, Flynn and Dutton 2007) which suggested that in most sectors there are jobs that lend themselves to operating on a contingent basis.

Participation by older workers. There are just under 20 million people aged 50 or over in Great Britain. Almost 9 million of these are aged between 50 and the State Pension Age (SPA, currently 60 years for women and 65 for men). The likelihood of being in full-time permanent employment decreases with age, so that older people are more likely to be self-employed or working part time than younger age groups. The employment rate for those between 50 and the SPA is 71.8%, compared to 82.4% for the age group between 35 and 49 years and 79.7% for those between 25 and 34 years. The rate drops dramatically after the SPA to 11.7% (Office for National Statistics 2009). The proportion of older workers in work has been increasing for some years, eg in the second quarter of 1999 some 66.5% of the workforce between the ages of 50 and SPA and some 7.9% of those at SPA or above were in employment; by the second quarter of 2007 these figures had increased to 71.7% and 11.0%. This has been partly due to Government policy in discouraging early retirement schemes and partly to other factors. There is no indication, however, as to whether employer policies have really changed since the introduction of the Age Regulations in 2006.

The perhaps fragile nature of the older workers' employment is exemplified by the current recession in that unemployment of those over the age of 50, according to the non-government organisation (NGO) Age Concern, is rising at more than double the rate of any other age group. Although the truth of this does probably depend upon what period one takes for the statistical analysis, the age NGO does report that the threat of unemployment is a major concern for older workers and states that, from their own research, they have found that 'half of workers aged 55+ are worried they are more at risk of losing their job because of their age and almost nine out of 10 people think it is harder for older job seekers to get a job' (Age Concern 2009).

Part-time work. The likelihood of working part-time increases with age. In the age group 16-49 years, the part-time employment rate for women averages at some 43% and for men at 9%. In contrast the part-time work rate for women aged 60-64 is 70% and for men it is 23%. There is a direct relationship between working part-time and getting older (Whiting

2005). This is strongly correlated to workers reaching the standard pension age. This is not to say that all older people are necessarily coerced into these working arrangements. One piece of research (Smeaton and McKay 2003) found that the largest group of older workers worked part-time out of choice.

Employment of older workers in part-time work (%): United Kingdom

Age	women	men
50-54	42	6
55-59	51	12
60-64	70	23
65-69	85	64
70+	89	74
Tot 50+	52	16

Source: Smeaton and McKay 2003

Casual employment. Older workers were also more likely to hold a temporary employment contract. Thus some 10% of working men over SPA were in temporary employment compared to an average of 4% for the age groups below them. Similarly some 9% of women over SPA held temporary contacts compared to 6% of women between the ages of 25-49 and 5% of those between 50 and SPA. If one examines the type of temporary contract held then it is apparent that the oldest workers are most likely to be employed in seasonal work and casual work (Smeaton and McKay 2003).

Type of temporary job by age: United Kingdom

	25-49	50-59/64	60/65+
Seasonal work	3	4	8
Fixed term contract	57	57	35
Agency temping	18	15	7
Casual work	10	14	40
Other	12	11	11

Source: Smeaton and McKay 2003

Self-employment. Self-employment is more common amongst older workers than amongst the younger age groups. One study showed that 19 per cent of people aged 50 and over were self-employed compared with 14 per cent of people aged 25 to 49. Older men were more likely than older women to be self-employed: 26 per cent of men aged 50 and over compared with 11 per cent of women. Gender differences in self-employment become more marked after SPA: 46 per cent of men aged 65 and over were self-employed compared with 13 per cent of women aged 60-64 in 2004 (Soule et al).

Generally. These figures reveal that the oldest workers are more likely to be in a non-standard contractual relationship, by working on a part-time or temporary basis and being self-employed. This pattern is not unique to the UK, but is part of a trend throughout the EU, where higher levels of part-time working and self employment are also recorded for older workers — some 22%, compared to an average of 16% working part-time and almost one-quarter working on a self-employed basis compared to an average of 15% (Employment in Europe 2007). These are some of the characteristics of a precarious workforce; but other factors suggest that many are also vulnerable, being more open to exploitation because they are not in a full-time permanent contractual relationship. Research shows that workers over SPA are twice as likely to be employed in companies with one to ten staff, and far less likely to be employed in organisations with over 50 staff. People aged 60 and over were particularly likely to be employed on a temporary basis and were more likely to work in small firms with fewer than 50 employees (Soule et al 2006).

CONCLUSIONS

A significant number of older workers are engaged in precarious work. The increase in temporary work generally and the tendency of part-time work to be casual, when combined with older workers' trend towards a gradual or tapered transition to retirement and the increased participation rate by older women, has also exposed a larger segment of the older workforce to precarious types of work. Whether as a result they become vulnerable workers appears to be very much the result of macroeconomic conditions combined with age discrimination in retrenchment and re-employment. Previous Australian research has established several key points. Firstly, older workers have been over-represented in declining industries, although this is less true of the baby boomer generation than of previous cohorts. Secondly, older workers are greatly affected by retrenchment during recession: in the 1991 recession in Australia it was workers aged 60+ who suffered by far the largest increase in unemployment (VandenHeuvel 1991: 15, figure 4). Thirdly, retrenched older workers find it much more difficult to find work than younger workers and tend to leave the workforce altogether or to find part-time (usually casual) work (Peetz 2005). These last two points may be mitigated by age discrimination legislation (notably the differential unemployment rate of older workers in Australia declined after such legislation was introduced). The vulnerability of older workers seems to have declined in the last decade as a result of labour force diversification and the reduced segmentation of labour markets; however their location in work that is precarious leaves them particularly vulnerable in the deteriorating labour market conditions associated with recession.

As it is the desire of older workers to keep working but in reduced hours that has most affected their working patterns in the last decade, a significant institutional factor appears to be the existence of a compulsory retirement age. It seems to us that (apart from general labour market patterns) this factor helps to explain many of the differences between the UK and Australia. In the UK the general level of worker precariousness is high but increases markedly with age: as workers reach SPA they are 'tipped out' into fixed-term and temporary work. Australian workers seem to be more able to manage the tapering to retirement by working shorter hours in their long-held jobs, although a substantial minority have to move jobs, while already precarious workers simply become more vulnerable as they age. The vulnerability of older precarious workers has as much to do with the availability of social services and income support from the state, family or private pensions as with the work they perform. It is this support which allows workers to take on part-time work in the face of discrimination and to deal with the perils associated with age, notably disease and disability. In the UK, half of all people between age 50 and pension age receive incapacity benefit because of a reduced ability to work due to ill-health or disability (Riach and Loretto 2009: 104). Whatever their intentions, the factor most affecting the actual retirement of older workers is their level of health. We think that there is enough evidence to show an increased level of vulnerability that is related to age, but also that there is a need for further study and research.

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