

Change is inevitable, so plan for it.

A survey of career planning
among mature age Australians

February 2016

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About National Seniors Productive Ageing Centre

National Seniors Australia (National Seniors) is a not-for-profit organisation that gives voice to issues that affect Australians aged 50 years and over. It is the largest membership organisation of its type in Australia with more than 200,000 members and is the fourth largest in the world.

National Seniors Productive Ageing Centre (NSPAC) is an initiative of National Seniors and the Australian Government. NSPAC's aim is to improve quality of life for people aged 50 and over by advancing knowledge and understanding of all aspects of productive ageing.

NSPAC's key objectives are to:

- support quality consumer-oriented research informed by the experience of people aged 50 and over
- inform government, business and the community on productive ageing across the life course
- raise awareness of research findings that are useful for older people
- be a leading centre for research, education and information on productive ageing in Australia.

For more information visit productiveageing.com.au or call 03 9296 6800.

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Executive summary

Background and purpose

Supporting mature age labour force participation is becoming increasingly important for a variety of reasons, some of which include increasing longevity, shifts in working population, recent economic uncertainty and proposed changes to government policy. Such factors create the need for many individuals to extend their working lives, yet many barriers to mature age employment exist. Combined, these factors make it increasingly important for all adults to plan for their future working life no matter what age they are or what occupation they are in.

Career planning is one mechanism that can support mature age labour force participation. This study aims to provide new insights into career planning among mature age Australians by exploring the following areas:

- perceptions of career planning among mature age people
- mature age people's experiences with career planning
- the proportion of mature age people intending to undertake career planning in the future
- career planning needs of mature age people.

Data and methods

Data were collected as part of the 2014 National Seniors Social Survey, which covered a range of topics including health, employment, financial and social issues. The survey was conducted among members of National Seniors Australia aged 50 years and over. The study included respondents categorised as 'having engaged in the workforce during the past five years', that is, those respondents who were currently employed or looking for work, and those who had not permanently withdrawn from the paid workforce or had not retired in the past five years. A total of 1,140 cases were eligible for inclusion in the analysis.

Key findings

Prevalence of career planning

- Over half reported that they had never undertaken any activities to plan for their career (57%).
- Forty per cent reported they had undertaken some form of career planning in the past.

Recent participation

- The majority indicated that they had not recently or had never undertaken career planning (79%).
- Only one in five indicated they had undertaken career planning in the past three years (21%).

Perceptions of career planning

Career planning was viewed by mature age people as most useful for:

- people wanting/needing to change industries/careers (67%)
- young people commencing the start of their career (64%)
- people in vulnerable industries (51%)
- students/graduates (49%).

Experiences of undertaking career planning

Most who had undertaken career planning found it useful to some degree.

- The majority rated the career planning they had undertaken to be somewhat/very useful.
- Just over one in ten indicated the career planning they had undertaken was not useful.
- Almost one in five could not say if the career planning they had undertaken was useful or not (18%).

Those who had previously undertaken career planning rated the most useful areas of advice to be:

- advice on preparing for/transitioning to retirement (31%)
- assistance to identify interests, skills, strengths and weaknesses/matching to suitable jobs (25%)
- guidance on learning, education and training courses relevant to needs (23%).

Common reasons why career planning was reported not to be useful included that the information/advice was:

- not tailored enough to needs (35%)
- not suited to the needs of mature age people (29%)
- too general (22%).

Future intentions to undertake career planning

Of those who had been engaged in the workforce during the past five years:

- the majority reported they would be not at all likely to undertake career planning in the next three years (77%)
- very few indicated that they would be very likely to undertake career planning in the future (4%)
- just over one in ten indicated they would be somewhat likely to undertake career planning in the near future.

The most popular career planning topics likely to be sought in the future were cited to be:

- advice on preparing for/transitioning to retirement (47%)
- guidance on learning, education and training courses relevant to needs (26%)
- assistance to identify interests, skills, strengths and weaknesses/matching to suitable jobs (21%).

Common reasons cited as to why career planning would not be undertaken in the future were:

- did not need to/or did not intend to undertake paid or unpaid work (40%)
- did not think it would help (20%)
- did not think that it is important (12%).

Conclusion

It appears that the majority of mature age people simply do not see career planning as being relevant to their own situation. The previous report in this series highlighted that career planning information seeking and participation among mature age people is low, with almost 80% reporting never or not recently having undertaken any activities to plan for their career, including even minor activities from identifying personal interests, strengths and weaknesses, to career goal setting and seeking career advice.¹

Unfortunately, this pattern of low uptake will likely continue as few indicate they would undertake career planning in the future. The low number intending to undertake career planning could be attributable to a range of factors, such as low awareness of the benefits and importance of career planning (e.g. commonly viewed as not needed/wouldn't help/not important), negative past experiences (e.g. commonly reported as not tailored to needs/not suited to needs of mature age people/too general) and perception issues (e.g. commonly perceived as most useful for young people commencing their career and students/graduates).

¹ Lourey E. *Prevalence of career planning among mature age Australians*. Melbourne: National Seniors Productive Ageing Centre: 2015.

To combat these misconceptions strategies are needed to encourage mature age people to plan for their careers, no matter what their age or occupation, such as awareness raising campaigns that sell the benefits career planning can have for mature age people and mid- or later-life careers (e.g. supports those wanting to extend their working life, change careers, return to the workforce or undertake an encore career). Uptake could also be encouraged by increasing availability and improving accessibility of career planning information and services that are specifically developed for mature age people through the provision of community-based, affordable and impartial career guidance and advice.

Given its critical role in supporting mature age participation, greater recognition of the importance of career planning is needed to encourage mature age people to proactively plan for their career and consider ongoing learning options before a crisis hits. Change is an inevitable part of life, even work-life, so there is a need to prepare for it through mid- and later-life career planning.

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JOB MARKET

EMPLOYMENT

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Accounting	107	Inventory
Administrative/Clerical	110	Legal Administrative
Automotive	129	Legal Employment
Business	106	Installation/Maintenance
Business/Marketing	150	Management
Computer/IT	111	Manufacturing
Construction	199	Marketing
Customer Services	115	Media/Journalism
Design	158	Non-Profit
Distribution/Shipping	118	Other
Education	132	
Finance/Banking	156	
Employment Services	164	
Engineering	128	
Healthcare		
Human Resources		
Information Systems		
Insurance		
International		
Law		
Legal		
Manufacturing		
Marketing		
Media/Journalism		
Non-Profit		
Other		

Introduction

Background

Supporting mature age labour force participation is becoming increasingly important for a variety of reasons, some of which include increasing longevity, shifts in working population (e.g. Australia's rapidly ageing population is predicted to create future labour shortages), recent economic uncertainty and proposed changes to government policy (e.g. proposed changes to the eligibility for the Age Pension). Such factors create the need for many individuals to extend their working lives. Yet, many barriers to mature age employment exist, resulting in lower rates of labour force participation, underemployment and longer durations of unemployment among older people. Combined, these factors make it increasingly important for all adults to plan for their future working life no matter what age they are or what occupation they are in.^{2,3,4,5,6,7,8}

Career planning is one mechanism that can support mature age labour force participation. Career planning can be defined as the continuous process of exploring personal interests; identifying strengths and weaknesses; setting career goals (short-term and long-term); and creating an action plan to achieve career goals, including identifying areas for learning, skill and profession development.^{9,10} Career planning activities can involve seeking information (e.g. about occupations, future employment demands and training opportunities), seeking advice (e.g. from professional career advisers), and seeking guidance (e.g. mentoring).^{11,12}

Career planning should ideally be an ongoing process that should not cease upon entering the workforce, and should be inclusive of all aspects that impact on an individual's ability to participate in both paid and unpaid work, such as health, caring responsibilities, finance, work-life balance, retirement and distinct issues pertaining to the individual.¹³

Career planning is often considered an activity most relevant for school leavers and university graduates. However, no one is exempt from the desire or need to change careers, however defined. Career planning is just as essential for mid-life and later-life careers, especially so to counteract barriers to mature age employment, and for those who have limited qualifications or are employed in declining industries or occupations.^{14,15,16,17,18,19}

² Ministerial Council on Education, Employment, Training and Youth Affairs. (2010). *The Australian Blueprint for Career Development*. Canberra: Commonwealth of Australia.

³ Hanley, G., McKeown, T., & O'Connell, M. (2007). *A novel way to improve the labour market attachment of older Australian workers*. Melbourne: Department of Management, Monash University.

⁴ Career Industry Council of Australia. (2007). *The public benefits of career development services*. Hawthorn: Career Industry Council of Australia.

⁵ Australian Treasury. (2010). *Intergenerational report 2010, Australia to 2050: future challenges*. Canberra: Commonwealth of Australia.

⁶ Gilfillan, G., & Andrews, L. (2010). *Labour force participation of women over 45*. Melbourne: Productivity Commission.

⁷ Commonwealth of Australia. (2014). *Budget 2014–15: Budget Paper No. 2: Budget Measures*. Canberra: Commonwealth of Australia.

⁸ Adair, T., & Temple, J. (2012). *Barriers to mature age employment: Final report of the Consultative Forum on Mature Age Participation*. Canberra: National Seniors Productive Ageing Centre.

⁹ Department of Education, Employment and Workplace Relations. (2011). *Rationale and options for a National Career Development Strategy*. Canberra: Department of Education, Employment and Workplace Relation.

¹⁰ Lussier, R. (2014). *Management Fundamentals: Concepts, Applications, & Skill Development* (6th edition). Engelska: SAGE Publications.

¹¹ Department of Education, Employment and Workplace Relations, op. cit.

¹² The Scottish Government (2011). *Career Information, Advice and Guidance in Scotland. A framework for Service Redesign and Improvement*. Edinburgh: The Scottish Government.

¹³ National Institute of Adult Continuing Education (NIACE), op. cit.

¹⁴ Ministerial Council on Education, Employment, Training and Youth Affairs, op. cit.

¹⁵ Hanley, G., McKeown, T., & O'Connell, M., op. cit.

¹⁶ Career Industry Council of Australia. (2007). *The public benefits of career development services*. Hawthorn: Career Industry Council of Australia.

¹⁷ Australian Treasury, op. cit.

¹⁸ Gilfillan, G., & Andrews, L. (2010). *Labour force participation of women over 45*. Melbourne: Productivity Commission.

¹⁹ Commonwealth of Australia, op. cit.

Career planning is not just important for career success but also for understanding work options, expanding occupational choice, increasing employability and job mobility, improving salaries, engaging in continuous re-skilling and for extending working lives if so desired/required. In order for mature age people to extend workforce participation, change careers, return to the workforce or undertake an encore career, individuals need to plan well ahead to allow time for necessary learning and skill development.²⁰

Career planning can support mature age employment by encouraging people who are long-term unemployed, at risk of being made redundant or returning to work to improve their qualifications, develop skills in line with future labour market demands, or help individuals to assess skills that may be transferable to different types of work. Career planning can also assist those who are employed in occupations where jobs are disappearing (e.g. due to technological advancements) to plan for the future and re-skill if necessary.²¹ Research has found career planning can lead to:

- increased educational engagement and attainment
- improved employment outcomes (e.g. higher wages and job satisfaction)
- improved self-awareness and self-confidence about skills
- more positive attitudes towards future career options
- a better understanding of education and employment opportunities
- an expanded range of career options to explore
- improved job search and interview skills.^{22,23,24,25,26}

Although ‘career planning’ is the term primarily used throughout this report, it is acknowledged that this term is often used interchangeably with other terms (e.g. career development, career management, professional development) to refer to a range of career management activities, such as the provision of career information, career advice, career education, career guidance, and career counselling.²⁷

Benefits of career planning

Supports informed decision-making

Good quality, unbiased information gathered through career planning should lead to improved and informed decision-making in relation to training, education and career choices. Career planning can help individuals become informed about the current job market and employment opportunities (e.g. directing individuals to occupations where labour shortages exist), and assist them to make decisions about their future working lives and career path, including how to extend their working lives in ways that suit the individual demands of their lives.²⁸ In the long-term, supporting individuals to make informed decisions about their careers can help support workforce participation, improve the skill levels of the workforce and improve career satisfaction.²⁹

²⁰ Australian Institute of Management. (2013). *Engaging and retaining older workers*. North Sydney: Australian Institute of Management.

²¹ *Ibid.*

²² Miles Morgan Australia. (2013). *The National Career Development Strategy Research Project: Final Report*. Newcastle: Miles Morgan Pty Ltd.

²³ Sikora, J., & Saha, L. (2011). The Concept of “Talent Loss” in Educational Theory and Research. *Educational Practice and Theory*, 33 (2), 5–22.

²⁴ Watts, A.G. (1999). The economic and social benefits of guidance. *Educational and Vocational Guidance Bulletin*, 63/99. International Association for Educational and Vocational Guidance.

²⁵ Access Economics, op. cit.

²⁶ Organisation for Economic Co-operation and Development (OECD). (2004). *Career Guidance and Public Policy: Bridging the Gap*. Paris: OECD.

²⁷ Access Economics. (2006). *The Economic Benefits of Career Development Services*. Melbourne: The Career Industry Council of Australia.

²⁸ National Institute of Adult Continuing Education (NIACE). (2014). *The next 20 years: mid-life career review: extending working life through career review at mid-life*. Leicester: NIACE.

²⁹ Access Economics, op. cit.

Encourages skills development

Major reviews have concluded that career planning information and services are essential to support lifelong learning and that all individuals need to develop skills to effectively plan and manage their careers.³⁰ There is a strong link between training history and employment outcomes, with training increasing an individual's likelihood of being employed.³¹ Training and skill development have also been linked to improved pay conditions, with salaries being generally positively correlated with the level of qualifications held. Often through lack of research and planning, people undertake training in areas where skills are in low demand. This comes at a time and financial cost, and can discourage individuals from undertaking further training. Career planning can help direct individuals to appropriate education and training options and match training to personal interests, identified skill deficits, or occupations with strong current/future demand.³²

Supports mature age labour force participation

Increased life expectancy combined with recent changes to government policy (e.g. eligibility for the Age Pension increasing to age 67 by 2023) will require many people to work past the traditional retirement age to financially support themselves.^{33,34} Additionally, it is predicted that as the ageing population retires, the workforce participation rate will decrease and labour shortages will occur. Projected labour shortages can be reduced by encouraging and supporting older workers to work for longer than they do now.^{35,36,37} Career planning is one mechanism that can help to increase labour force participation among groups whose participation could be boosted (e.g. older adults), by encouraging individuals to plan for an extended working life and by encouraging individuals to develop in-demand skills.^{38,39,40,41}

Although working for longer may benefit individuals, employers and governments, there are number of barriers to mature age employment (e.g. age discrimination, poor health, disability, caring responsibilities, jobs disappearing in certain occupations). Such barriers make mature age people a priority group in need of support to remain engaged in the workforce, gain employment, extend their careers and prevent them from being forced into early retirement.^{42,43,44,45,46} Career planning can help extend working lives by encouraging individuals to plan for their mid-life to later-life career and take action to protect against unemployment or early retirement, such as re-skilling.⁴⁷

³⁰ Organisation for Economic Co-operation and Development (OECD), op. cit.

³¹ Organisation for Economic Co-operation and Development (OECD). (2004). *Employment Outlook*. Paris: OECD.

³² Access Economics, op. cit.

³³ Australian Treasury, op. cit.

³⁴ Commonwealth of Australia, op. cit.

³⁵ Career Industry Council of Australia, op. cit.

³⁶ Australian Treasury, op. cit.

³⁷ Gilfillan, G., & Andrews, L., op. cit.

³⁸ Career Industry Council of Australia, op. cit.

³⁹ Access Economics, op. cit.

⁴⁰ Miles Morgan Australia. (2013). *The National Career Development Strategy Research Project: Final Report*. Newcastle: Miles Morgan Pty Ltd.

⁴¹ Ministerial Council on Education, Employment, Training and Youth Affairs, op. cit.

⁴² Adair, T., & Temple, J., op. cit.

⁴³ Adair, T., Williams, R., & Taylor, P. (2013). *A juggling act: Older carers and paid work in Australia*. Melbourne: National Seniors Productive Ageing Centre.

⁴⁴ Schofield, D., Callander, E., Kelly, S., & Shrestha R. (2014). *What's realistic? The influence of health on Australia's older workers*. Melbourne: National Seniors Productive Ageing Centre.

⁴⁵ Australian Human Rights Commission. (2015). *National prevalence survey of age discrimination in the workplace The prevalence, nature and impact of workplace age discrimination amongst the Australian population aged 50 years and older*. Sydney: Australian Human Rights Commission.

⁴⁶ Australian Treasury. (2015). *2015 Intergenerational Report Australia in 2055*. Canberra: Commonwealth of Australia.

⁴⁷ Hanley, G., McKeown, T., & O'Connell, M., op. cit.

Encourages individuals to be equipped for the global economy of the future

Not only is career planning necessary to support mature age labour force participation, it also plays a crucial role in ensuring individuals keep up with rapid changes in today's work environment. For instance, globalisation, economic restructuring, and technological advancements have significantly changed the work environment in recent times.^{48,49} It is anticipated that many of today's jobs will not exist in the next decade (either entirely, not in the same volume, or roles will have changed beyond recognition) and that many jobs that will make up the future workforce do not yet exist.^{50,51,52}

The evolving nature of the work environment, along with the need to work longer than previous generations, makes it imperative for individuals to continually develop skills outside those typically associated with their current occupation, and to equip themselves with skills relevant to predicted future labour market demand.^{53,54} Such lifelong learning requires individuals to possess career planning skills so they can select learning and professional development options that complement their future career path.⁵⁵

Barriers to career planning

Career planning should preferably be a proactive, ongoing process of reflection, planning, preparing and informed decision-making. Yet many adults do not plan their career, and often a change of career direction or undertaking training is in response to a negative event (e.g. loss of job).⁵⁶ Lack of awareness of the benefits and importance of career planning, and difficulties in accessing suitable information/services, can be barriers to uptake of career planning among mature age adults.

Awareness

Despite the many benefits career planning can offer, the literature indicates that many adults are not aware of the importance of career planning and the benefits it can offer.⁵⁷ A survey of career development professionals revealed that 79% believed that older workers did not manage their careers well. Surveyed career development professionals believed the main reasons older workers did not manage their careers well to be because they were: unaware of education and training options; uncertain about whether their skills and abilities were sufficient; had fixed ideas about the types of jobs they were willing to do or were suited to; lacked the skills of effective career management or did not understand the benefits; and failed to plan for their careers.⁵⁸

⁴⁸ Ministerial Council on Education, Employment, Training and Youth Affairs, op. cit.

⁴⁹ Hanley, G., McKeown, T., & O'Connell, M., op. cit.

⁵⁰ PricewaterhouseCoopers Australia. (2015). *Future-proofing Australia's workforce by growing skills in science, technology, engineering and maths (STEM)*. Sydney: PricewaterhouseCoopers Australia.

⁵¹ Organisation for Economic Co-operation and Development (OECD). (2002). *OECD Review of Career Guidance Policies - Australia Country Note*. Paris: OECD.

⁵² Beddie, F., Lorey, B., & Pamphilon, B. (2005). *Enhancing career development: The role of community-based career guidance for disengaged adults*. Adelaide: National Centre for Vocational Education Research.

⁵³ Organisation for Economic Co-operation and Development (OECD), op. cit.

⁵⁴ Ministerial Council on Education, Employment, Training and Youth Affairs, op. cit.

⁵⁵ *Ibid.*

⁵⁶ Beddie, F., Lorey, B., & Pamphilon, B., op. cit.

⁵⁷ *Ibid.*

⁵⁸ Career Development Association of Australia. (2010). *Survey #1: Older Workers*. Adelaide: Career Development Association of Australia.

Widespread failure to undertake career planning may be attributable to the lack of recognition career planning receives for its role in encouraging lifelong learning, preparing individuals for the changing nature of the work environment, reducing skills shortages and increasing participation in the labour force. Awareness-raising campaigns have been cited as vital for helping people recognise the ongoing need for career planning and its relevance for different career phases, including mid- and later-life careers.⁵⁹

Access

In Australia access to career planning is impeded by low awareness of the types of career planning services that are available. There is also large variability in the quality of and access to career planning services.⁶⁰ For many individuals, career planning services can be out of reach as they are too expensive or difficult to locate, or because they are computer-based, which can be daunting for those with low computer literacy skills.⁶¹

Linked to problems in accessing career planning information are availability and suitability issues. To date, much attention has focused on developing career planning information for school leavers or university graduates. Significant effort is yet to be made to make career planning information and advice readily available to adults, as well as developing information/advice that is suitable to the needs of mature age people (e.g. transitioning to retirement, undertaking an encore career, returning to work after caring responsibilities cease), especially tailored information that will help vulnerable groups such as disengaged learners, long-term unemployed, women returning to work and those in casual low skilled jobs.⁶² Adults in mid- to later-life are not a homogenous group and as such have diverse career development needs requiring individualised support.⁶³

Purpose

This study expands on previous research that has identified career development of older adults as an area requiring further exploration.^{64,65} The aim of this study was to provide new insights into career planning among mature age Australians, specifically in the following areas:

- perceptions of career planning among mature age people
- mature age people's experiences with career planning
- the proportion of mature age people intending to undertake career planning in the future
- career planning needs of mature age people.

The first report in this two-part series sought to determine the perceived importance of career planning among mature age people, the extent to which mature age people seek career planning information, the prevalence of career planning participation among mature age people and the barriers and motivators to uptake of career planning among mature age people.⁶⁶

⁵⁹ Beddie, F., Lorey, B., & Pamphilon, B., op. cit.

⁶⁰ Department of Education, Employment and Workplace Relations, op. cit.

⁶¹ Beddie, F., Lorey, B., & Pamphilon, B., op. cit.

⁶² Ibid.

⁶³ Rix, S. (2002). The Labor Market for Older Workers. *Generations*, 26 (2), 25-30.

⁶⁴ National Seniors Productive Ageing Centre. (2012). *Barriers to Mature Age Employment: Final Report of the Consultative Forum on Mature Age Participation*. Canberra: National Seniors Productive Ageing Centre.

⁶⁵ Gibson, D. E., & Barron, L. A. (2003). Exploring the Impact of Role Models on Older Employees. *Career Development International*, 8(4), 198–209.

⁶⁶ Lourey E. *Prevalence of career planning among mature age Australians*. Melbourne: National Seniors Productive Ageing Centre: 2015.

Results presented in the first report show that many mature age people do not believe career planning is important for contributing to their quality of life as they get older. This shows that many individuals may not be aware of how important career planning is for mature age adults, and the protective benefits it can provide.

The majority of mature age people (81%) who had been engaged in the workforce during the past five years reported they had not recently sought information on career planning, with just 16% reporting they had sought information about career planning in the past three years. Of those who reported having attempted to access career planning information in the past three years, 46% reported finding career planning information to be somewhat/very difficult.

Of those who had been engaged in the workforce during the past five years, 40% reported they had undertaken some form of career planning in the past. However, 57% of respondents engaged in the workforce during the past five years reported that they had never previously undertaken any kind of career planning. Only 21% of people who had been engaged in the workforce during the past five years indicated they had undertaken career planning in the past three years, while 78% indicated that they had not recently or had never undertaken career planning.

The most common reason those engaged in the workforce during the past five years cited for not having previously undertaken career planning was that they did not need to/did not intend to undertake paid or unpaid work (28%). The next most common reasons given by respondents were that career planning would not help them (18%) and that career planning was not important (14%).

Data and methods

Design

The study was cross-sectional in design and conducted by National Seniors Productive Ageing Centre using a questionnaire to survey National Seniors Australia members aged 50 years and over. The study was approved by the Bellberry Human Research Ethics Committee.

Data

The data in this report were collected using the National Seniors Social Survey (Wave 4), designed by National Seniors Productive Ageing Centre staff. The survey was conducted from 29 November 2014 to 2 January 2015.

The National Seniors Social Survey (Wave 4) covered a range of topics, including finances, health and social issues. The questions relating to career planning covered awareness, perceptions, demand, needs, barriers, motivators, and future intentions. A range of questions were used to obtain information from respondents about their demographic and socio-economic characteristics.

Method

A total of 10,000 National Seniors members residing in all states and territories of Australia were invited to complete the survey. Of these, a total of 1,594 who indicated in Wave 3 of the survey they would be willing to partake in future waves of the study, were invited to participate again in Wave 4 of the survey. An additional 8,406 National Seniors members were randomly selected from the National Seniors membership database (approximately 200,000 members) and invited to participate in Wave 4 of the survey.

The sample was stratified according to place of residence (capital city or rest of state). The number of respondents allocated to each of the 48 strata (3 age groups x 2 sexes x 8 states/territories) was calculated proportionally to reflect the Estimated Resident Population in Australia aged 50 and over in June 2013.⁶⁷ The respondents within each stratum were selected randomly from the National Seniors database. Selection was undertaken to ensure that two members from the same family were not chosen.

A paper survey was mailed to each of the selected members. Participants were given the option to complete the paper survey and return it by mail, or to complete the survey online.

Analysis

A total of 1,923 surveys were completed, a response rate of 19%. Survey weights were applied to each combination of age, gender and state/territory, to adjust for differences in response rates by these population groups, and to make the results representative of the Australian population aged 50 years and over. There were 50 cases with no information on at least one of these characteristics, reducing the total sample to 1,873 cases that could be used in the analysis. Analysis for this report included only those respondents categorised as 'having engaged in the workforce during the past five years', that is, those respondents who were currently employed or looking for work, and those who had not permanently withdrawn from the paid workforce or had not retired in the past five years, bringing the total number included in the analysis down to 1,140 cases.

⁶⁷ Australian Bureau of Statistics (ABS). (2013). *Australian Demographic Statistics, June 2013*. ABS cat no. 3101.0. Canberra: ABS.

Survey weights were applied to each combination of age, sex and state/territory to adjust for differences in response rates by these population groups, as well as to make the results representative of the Australian population aged 50 years and over.

This report presents summary statistics of the career planning variables and various cross tabulation results with other social and demographic variables. Both bivariate and multivariate analyses were conducted to assess the relationship between likelihood of undertaking career planning and socio-economic and demographic characteristics. Multinomial logistic regression was used to analyse the likelihood of undertaking career planning (presented in *Table 10*). Multinomial logistic regression enabled identification of how each of the socio-economic and demographic variables predicted the likelihood of undertaking career planning within the next three years, controlling for other variables in the model. *Table 10* presents findings with all respondents who had been engaged in the workforce during the past five years included in the regression model.⁶⁸ The two relationships examined are 'not likely' versus 'somewhat likely' or 'not likely' versus 'very unlikely'. The resultant coefficients signify the direction and magnitude of the relationship between the variable category and the relationship being examined (i.e. a coefficient greater than zero indicates a positive relationship, and a coefficient less than zero indicates a negative relationship).

The statistical software package STATA 11.2 was used to conduct the analysis.

⁶⁸ Respondents categorised as 'having engaged in the workforce during the past five years' are those who are currently employed or looking for work, and those who have not permanently withdrawn from the paid workforce or have not retired in the past five years.

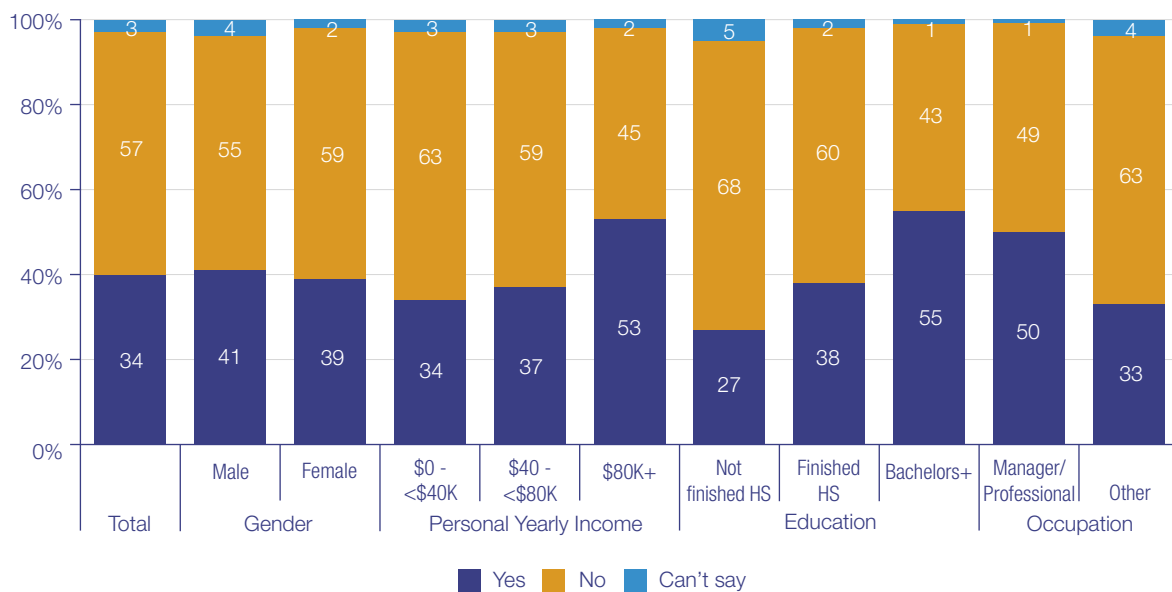
Findings

Prevalence of career planning among mature age Australians

Of those respondents who had been engaged in the workforce during the past five years, 40% reported they had undertaken some form of career planning in the past (Figure 1). However, 57% of respondents engaged in the workforce during the past five years reported that they had never undertaken any activities to plan for their career, including even minor activities such as identifying personal interests, strengths and weaknesses through to career goal setting and seeking career advice.

Mature age people who were more likely to report previously undertaking some kind of career planning include those in managerial or professional occupations, those holding a Bachelor's degree or higher qualification and those earning a higher income (Figure 1). Those with an employment status of full-time or 'other' were also more likely to report previously undertaking some kind of career planning compared with other employment status categories (Figures not shown).

Figure 1: Having ever undertaken career planning (% of those engaged in the workforce during the past five years)



N = 1140

HS = high school

Bachelors+ = respondents with a Bachelor's degree or higher qualification

Occupation categories used throughout this report are: Manager/professional (e.g. engineer, doctor, etc.) and Other (technician/trade, machinery operator/driver, labourer, community/personal service worker, business owner, clerical/administrative/sales)

Experiences of career planning among mature age Australians

Of those who had been engaged in the workforce during the past five years and undertaken career planning at some point, 23% indicated that the career planning they had undertaken had been very useful for their career and a further 45% found the career planning they had undertaken to be somewhat useful (*Table 1*). Thirteen per cent of respondents indicated that the career planning they had undertaken was not useful, while almost one in five respondents (18%) could not determine if the career planning they had undertaken was useful or not.

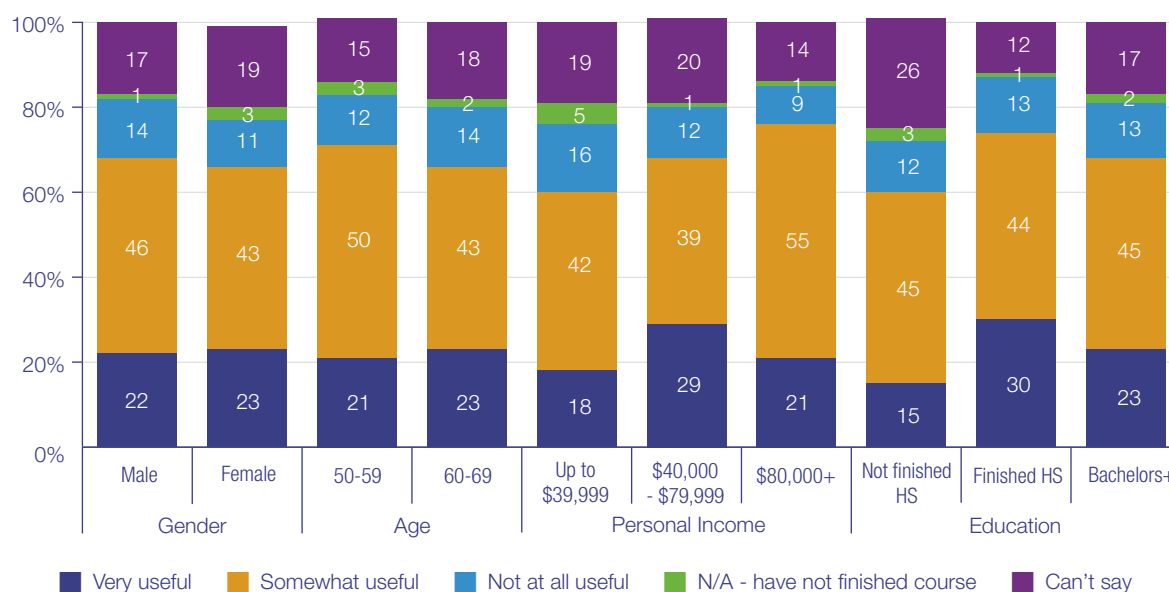
Table 1: Usefulness of career planning undertaken (% of those who have ever undertaken career planning)

Usefulness of career planning undertaken	
Very useful	22.5
Somewhat useful	44.9
Not at all useful	12.7
N/A - have not finished course	1.9
Can't say	18.0
Total	100

N=392

Those most likely to report career planning as being very useful for their career included those who had finished high school (30%) compared to those who had not finished high school (15%) (*Figure 2*). Those earning a higher income were more likely to report career planning as being somewhat useful for their career (55%) than those earning a mid-level income (39%).

Figure 2: Usefulness of career planning undertaken (% of those who have ever undertaken career planning)



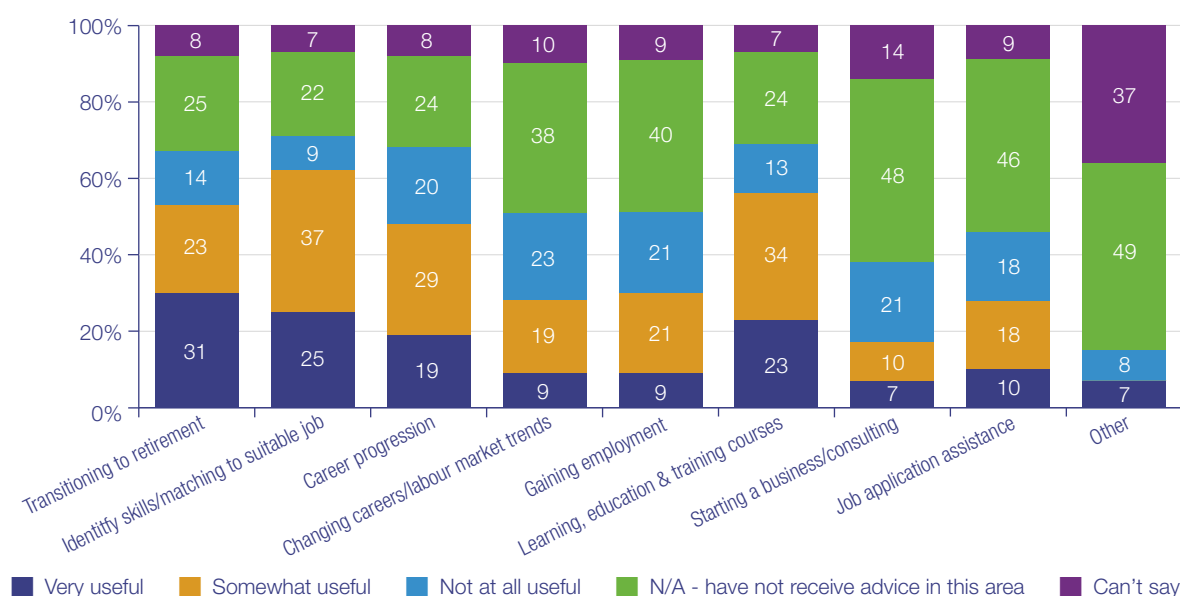
N=392

HS = high school

Bachelors+ = respondents with a Bachelor's degree or higher qualification

Those who had previously undertaken career planning rated ‘advice on preparing for/transitioning to retirement’ as the most useful area of career planning advice (31%) (Figure 3). Other topics commonly cited as being very useful included ‘assistance to identify interests, skills, strengths and weaknesses/matching to suitable jobs’ (25%) and ‘guidance on learning, education and training courses relevant to needs’ (23%).

Figure 3: Usefulness of career planning advice by topic (% of those who have ever undertaken career planning)



N= 295

Females rated the most useful areas of career planning advice received to be ‘guidance on learning, education and training courses relevant to needs’ (32%); ‘assistance to identify interests, skills, strengths and weaknesses/matching to suitable jobs’ (31%); and ‘advice on preparing for/transitioning to retirement’ (30%) (Table 2). Males rated the most useful areas of career planning advice received to be ‘advice on preparing for/transitioning to retirement’ (32%); ‘assistance to identify interests, skills, strengths and weaknesses/matching to suitable jobs’ (21%); ‘guidance on learning, education and training courses relevant to needs’ (16%); and ‘guidance on career progression’ (16%).

Respondents aged 50-59 years rated the most useful areas of career advice received to be ‘assistance to identify interests, skills, strengths and weaknesses/matching to suitable jobs’ (30%); ‘advice on preparing for/transitioning to retirement’ (27%); and ‘guidance on learning, education and training courses relevant to needs’ (26%). Those aged 60-69 years found the most useful areas of career advice received to be ‘advice on preparing for/transitioning to retirement’ (32%); ‘assistance to identify interests, skills, strengths and weaknesses/matching to suitable jobs’ (23%); and ‘guidance on learning, education and training courses relevant to needs’ (21%) (Table 2).

Those who had not finished high school reported the most useful areas of career planning advice they had received to be ‘guidance on learning, education and training courses relevant to needs’ (34%); ‘assistance to identify interests, skills, strengths and weaknesses/matching to suitable jobs’ (30%); and ‘advice on preparing for/transitioning to retirement’ (24%).

Those who had finished high school reported the most useful areas of career planning advice they had received to be ‘assistance to identify interests, skills, strengths and weaknesses/matching to suitable jobs’(29%); ‘advice on preparing for/transitioning to retirement’ (28%); ‘guidance on learning, education and training courses relevant to needs’ (24%); and ‘career progression’ (24%). Those who had a Bachelor’s degree or higher reported the most useful areas of career planning advice they had received to be ‘advice on preparing for/transitioning to retirement’ (35%); ‘assistance to identify interests, skills, strengths and weaknesses/matching to suitable jobs’ (22%); and ‘guidance on learning, education and training courses relevant to needs’ (18%) (Table 2).

Due to the small number of responses to some items, these results should be interpreted with caution.

Table 2: Career planning advice topics rated very useful (% of those who have ever undertaken career planning)

	Gender		Age		Personal Income			Education		
	Male	Female	50–59	60–69	Up to \$39 999	\$40 000 – \$79 999	\$80 000+	Not finished HS	Finished HS	Bachelors+
Preparing for/transitioning to retirement	31.5	29.6	26.6	32.1	24.1	36.5	33.9	23.7	28.3	35.2
Identify skills/matching to suitable jobs	21.0	30.8	29.5	23.3	24.6	31.2	20.8	29.6	28.6	21.5
Learning, education and training courses	16.3	31.5	25.8	21.4	22.2	29.8	17.7	33.6	24.4	17.8
Career progression	16.2	22.6	24.0	16.2	13.3	21.2	19.9	18.6	23.6	16.4
Changing careers/labour market trends	5.8	13.0	15.4	5.0	8.9	14.3	2.8	8.8	10.4	8.5
Job application assistance	7.7	11.8	12.6	8.0	7.4	15.5	4.9	9.3	9.7	9.6
Gaining employment	6.4	11.3	11.0	7.5	7.1	11.6	6.5	9.1	7.5	9.1
Starting a business/consulting	8.4	4.7	10.2	3.8	5.3	8.5	6.3	1.3	8.3	8.3
Other	0.0	11.3	10.4	6.1	0.0	14.5	0.0	0.0	12.4	6.6
Total	100	100	100	100	100	100	100	100	100	100

N= 295

HS = high school

Bachelors+ = respondents with a Bachelor's degree or higher qualification

For respondents who reported that the career planning they undertook was not useful, the most common reason was because the advice/information received was not tailored enough to their needs (35%) (Table 3). Other commonly cited reasons included that the advice/information received was not suited to the needs of mature age people (29%) and that the advice/information was too general (22%).

Table 3: Reasons why career planning undertaken did not help career (% of people who report that career planning they undertook was not at all useful)

Reasons why career planning did not help career	
The advice/information was not tailored enough to my needs	34.8
The advice/information was not suited to the needs of mature age people	29.1
The advice/information was too general	21.7
The person providing advice did not know enough about my industry	16.9
Felt overwhelmed with too much information	10.5
Did not know how to act upon the advice received	5.2
The advice/information received was incorrect or insufficient	4.5
Have not finished my course/had opportunity to apply advice received	2.1
Other	10.4
Can't say	12.0

N= 50

Note: Total does not sum to 100% as multiple responses were allowed.

When respondents were asked who they believed career planning would be most useful for, the most common group reported were ‘people wanting/needing to change industries and/or careers’ (67%) (Table 4). This was followed by ‘young people commencing the start of their career’ (64%), ‘people in vulnerable industries’ (51%) and ‘students/graduates (49%)’.

Table 4: Groups for whom career planning is perceived as being most useful (% of those engaged in the workforce during the past 5 years)

Groups for whom career planning is perceived as being most useful	
People wanting/needing to change industries and/or careers	66.8
Young people commencing their career	63.6
People in vulnerable/disappearing industries	50.7
Students/graduates	48.7
People in specialised fields	28.5
Manual workers	23.0
People in professional/managerial positions	17.6
Other	3.5
Can't say	6.3

N= 1140

Note: Total does not sum to 100% as multiple responses were allowed

Future intentions to engage in career planning among mature age Australians

The majority of those who had been engaged in the workforce during the past five years reported they would not be likely to undertake career planning in the next three years (77%) (Table 5). Only 4% of those engaged in the workforce during the past five years indicated that they would be very likely to undertake career planning in the next three years, with an additional 13% indicating they would be somewhat likely to undertake career planning in the near future.

Table 5: Likelihood of undertaking career planning in the next 3 years (% of those engaged in the workforce during the past 5 years)

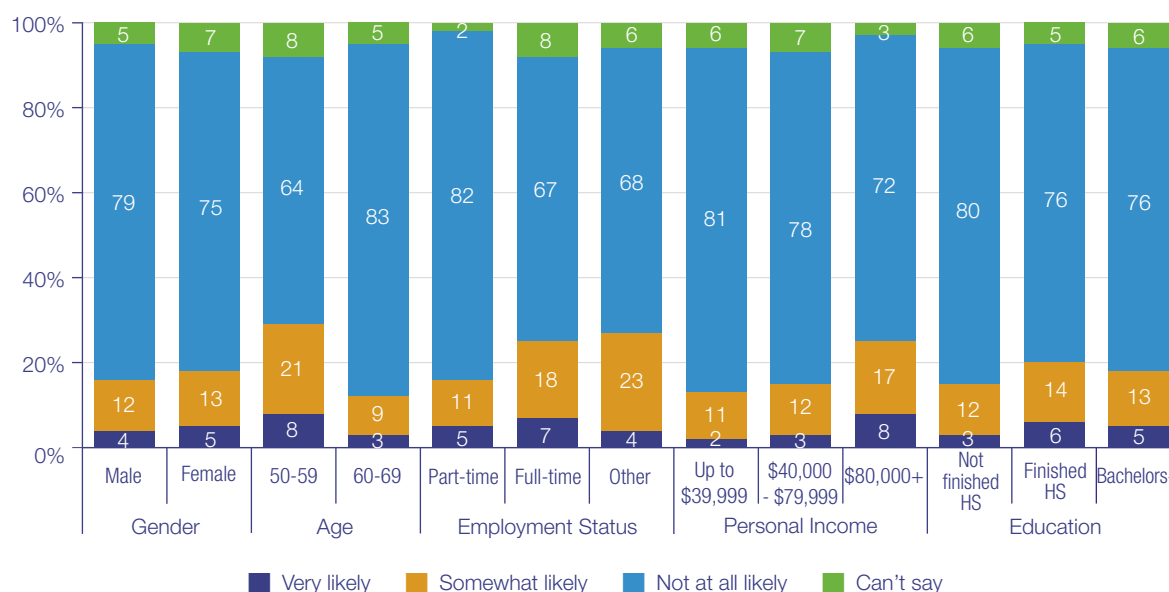
Likelihood of undertaking career planning in the next 3 years	
Very likely	4.3
Somewhat likely	12.5
Not at all likely	77.3
Can't say	5.9
Total	100

N= 1140

People aged 50-59 years more commonly reported they would be very likely to undertake career planning within the next three years (8%) when compared to those 60-69 years (3%) (Figure 4). Those earning higher incomes more commonly reported that they would be very likely to undertake career planning in the future (8%) than those earning a low income (\$40-79K = 3% and \$0-39K = 2%).

Respondents aged 60-69 years more commonly reported they would not be likely to undertake career planning within the next three years (83%) compared to those 50-59 years (64%). Respondents employed part-time more commonly reported they would not be likely to undertake career planning in the near future (82%) compared to those employed full-time (67%) and those with an employment status of 'other' (68%). Those earning a low income were also more inclined to report not wanting to undertake career planning in the future (81%) compared to those earning a high income (72%) (Figure 4). A higher proportion of respondents who indicated they would prefer the same/fewer hours of employment indicated they would not be likely to undertake career planning in the future (75%) compared to respondents who would prefer more hours/paid work (54%) (figures not shown).

Figure 4: Likelihood of undertaking career planning in the next 3 years (% of those engaged in the workforce during the past 5 years)



N= 1140

HS = high school

Bachelors+ = respondents with a Bachelor's degree or higher qualification

Eighty-five per cent of those who had ever undertaken career planning and did not find it useful reported that they were not likely to undertake career planning in the next three years, compared to 61% of those who had previously undertaken career planning and found it to be very or somewhat useful (Table 6). Whether previous experience of career planning was useful or not made little difference to respondents being very likely to undertake career planning again in the near future (9% of those who ever undertook and found useful and 7% of those who ever undertook and did not find useful).

Having recently undertaken career planning does improve future intentions of engaging in career planning compared to having ever undertaken career planning in the past. Twelve per cent of those who had recently undertaken career planning and found it to be very or somewhat useful indicated they would be very likely to undertake career planning within the next three years (compared to 9% who had ever undertaken career planning and found it to be very/somewhat useful). Twenty per cent of those who had recently undertaken career planning and did not find it useful indicated they would be very likely to undertake career planning within the next three years (compared to 7% who had ever undertaken career planning and did not find it useful). The majority of those who had never undertaken career planning indicated that they would not be likely to undertake career planning in the next three years (84%) (Table 6).

Table 6: Likelihood of undertaking career planning in the next 3 years by career planning participation

Likelihood of undertaking career planning in the next 3 years	Total <i>(% of those engaged in the workforce during the past 5 years)</i>	Ever undertaken career planning <i>(% of those engaged in the workforce during the past 5 years)</i>		Undertaken career planning in past 3 years <i>(% of those who had ever undertaken career planning)</i>		Never undertaken CP <i>(% of those engaged in the workforce during the past 5 years)</i>
		Yes & found useful	Yes & did not find useful	Yes & found useful	Yes & did not find useful	
Very likely	4.3	8.5	7.4	12.0	19.5	2.1
Somewhat likely	12.5	26.0	8.0	33.2	20.8	8.3
Not at all likely	77.3	61.3	84.6	51.0	59.7	84.1
Can't say	5.9	4.2	0.0	3.8	0.0	5.5
Total	100	100	100	100	100	100
	N= 1140	N=299		N=171		N=744

Of those who had been engaged in the workforce during the past five years, 41% rated their work-related skills and education to be very up-to-date, 45% rated their work-related skills and education to be fairly up-to-date and 7% rated their work-related skills and education to be very out-dated (Table 7).

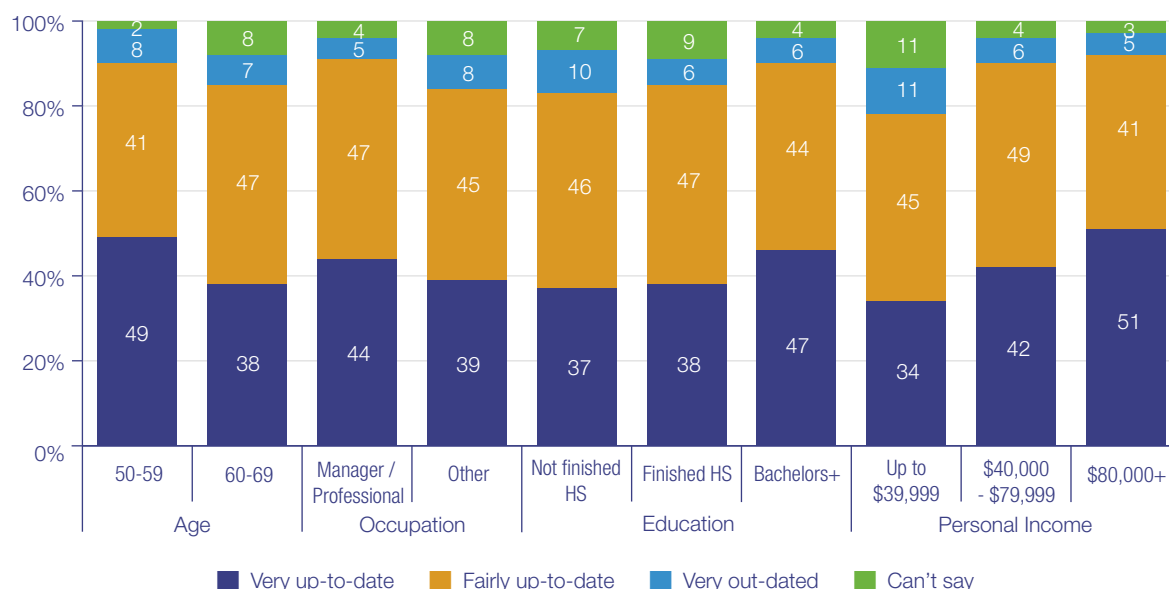
Table 7: Self-rated currency of work-related skills and education (% of those engaged in the workforce during the past 5 years)

Self-rated currency of work-related skills and education	
Very up-to-date	40.7
Fairly up-to-date	45.2
Very out-dated	7.4
Can't say	6.6
Total	100

N=1140

Those aged 50-59 years were more likely to rate their work-related skills and education as being very up-to-date compared to those aged 60-69 years (38%) (Figure 5). Those who had a Bachelor's degree or higher were more likely to rate their skills as being very up-to-date (47%) compared to those who had not finished high school (37%) and those who had finished high school (38%). Those earning a personal income under \$39K were more likely to rate their skills as being very out-of-date (11%) compared to those on higher incomes (\$40-79K=6% and \$80K+= 5%). By contrast those earning higher incomes were more likely to rate their work-related skills and education as being very up-to-date (\$40-79K=42% and \$80K+=51%) compared to those earning a yearly personal income under \$39K (34%).

Figure 5: Self-rated currency of work-related skills and education (% of those engaged in the workforce during the past 5 years)



N=1140

HS = high school

Bachelors+ = respondents with a Bachelor's degree or higher qualification

Seventy-five per cent of those who rated their work-related skills and education to be very up-to-date indicated they were not likely to undertake career planning in the next three years (Table 8). Respondents who rated their work-related skills and education to be fairly up-to-date more commonly indicated they were not likely to undertake career planning in the next three years (80%). Comparatively, a smaller proportion of those who rated their work-related skills and education to be very out-dated indicated they were not likely to undertake career planning any time soon (68%). Self-rated currency of work-related skills and education does not appear to influence mature age people’s likelihood of undertaking career planning within the next three years, with ‘very likely’ ratings ranging from 3-6% across self-rated currency categories.

Table 8: Likelihood of undertaking career planning in the next 3 years by self-rated currency of work-related skills and education (% of those engaged in the workforce during the past 5 years)

Likelihood of undertaking career planning in the next 3 years	Self-rated currency of work-related skills and education			
	Very out-dated	Fairly up-to-date	Very up-to-date	Can't say
Very likely	5.6	3.3	5.8	1.0
Somewhat likely	12.7	11.4	15.1	1.9
Not at all likely	68.2	79.7	74.8	87.0
Can't say	13.4	5.5	4.3	10.2
Total	100	100	100	100

N=1140

The most common reason respondents stated for not considering undertaking career planning within the next three years was that they did not need to or that they did not intend to undertake paid or unpaid work (40%) (Table 9). This was followed by respondents stating they did not think it would help them (20%) or that they did not think that it was important (12%). ‘Other’ responses most commonly included that the individual was approaching retirement so did not feel career planning was required or that they were satisfied with their career and therefore felt career planning was not necessary. Cost did not appear to be a deterrent in future uptake of career planning for most (3%).

Table 9: Reasons for not considering undertaking career planning in the next 3 years (% of people reporting they are not at all likely to undertake career planning in the future)

Reasons for not considering undertaking career planning in the next 3 years	
Don't need to/don't intend to undertake paid or unpaid work	40.3
Don't think it would help	19.9
Don't think it is important	12.2
Don't have time	5.2
Can't afford	2.7
Don't know where to go to get advice/don't understand what it involves	2.6
Not supported to do so by employer	2.0
Not supported to do so by family	0.0
Other	18.7
Can't say	10.0

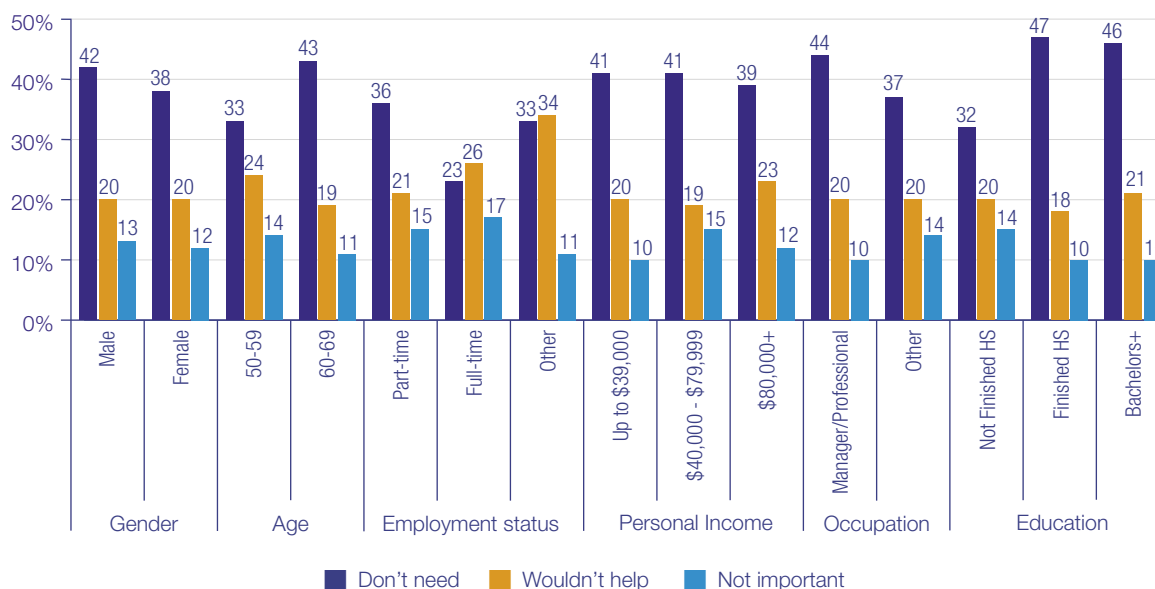
N= 764

Note: Total does not sum to 100% as multiple responses were allowed.

Males were more likely to cite they ‘didn’t need’ career planning as a reason for not considering undertaking career planning in the future when compared to females (42% vs 38%) (Figure 6). Respondents aged 60-69 were more likely to cite they ‘didn’t need’ career planning as a reason for not considering undertaking career planning in the future when compared to those aged 50-59 years (43% vs 33%). Mature age people employed part-time (36%) or ‘other’ (33%) were more likely to indicate they ‘didn’t need’ career planning compared to those employed full-time (23%), while those employed in managerial/professional roles were more likely to cite not needing career planning (44%) compared to those categorised in ‘other’ occupations (37%). Those who had finished high school (47%) and those with a Bachelor’s degree or higher qualification (46%) were more likely to indicate not needing career planning compared to those who had not finished high school (32%).

Younger respondents were more likely to cite career planning ‘wouldn’t help’ as a reason for not considering undertaking career planning in the future (24%) when compared to older respondents (19%). Those with an employment status of ‘other’ were more likely to indicate that career planning ‘wouldn’t help’ as a reason for not undertaking career planning in the future (34%) compared to those employed full-time (26%) and part-time (21%). Respondents who indicated that career planning was ‘not important’ as a reason for not undertaking career planning in the near future were more likely to be those employed full-time, those earning a mid-range income (\$40K-79K+) and respondents who had not finished high school (Figure 6).

Figure 6: Top three reasons for not considering undertaking career planning in the next 3 years (% of people reporting they are not at all likely to undertake career planning in the future)



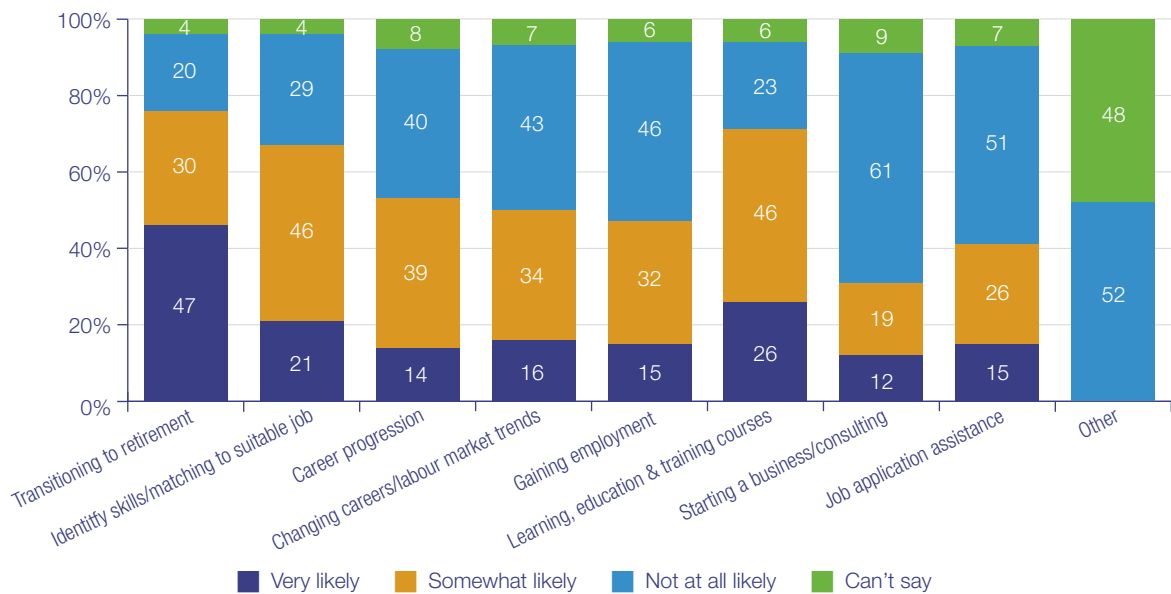
N= 764

HS = high school

Bachelors+ = respondents with a Bachelor's degree or higher qualification

Of those reporting they would be very/somewhat likely to undertake career planning in the next three years, the most popular topic to be sought was ‘advice on preparing for/transitioning to retirement’ (47%) (Figure 7). This was followed by ‘guidance on learning, education and training courses relevant to needs’ (26%) and ‘assistance to identify interests, skills, strengths and weaknesses/matching to suitable jobs’ (21%). Starting a business/consulting was the least popular topic of career advice, with 61% indicating they would not be likely to seek career planning advice in this area. Due to the small number of responses to some items, these results should be interpreted with caution.

Figure 7: Likelihood of undertaking career planning within the next 3 years by topic (% of people who report they are somewhat/very likely to undertake career planning in the next 3 years)



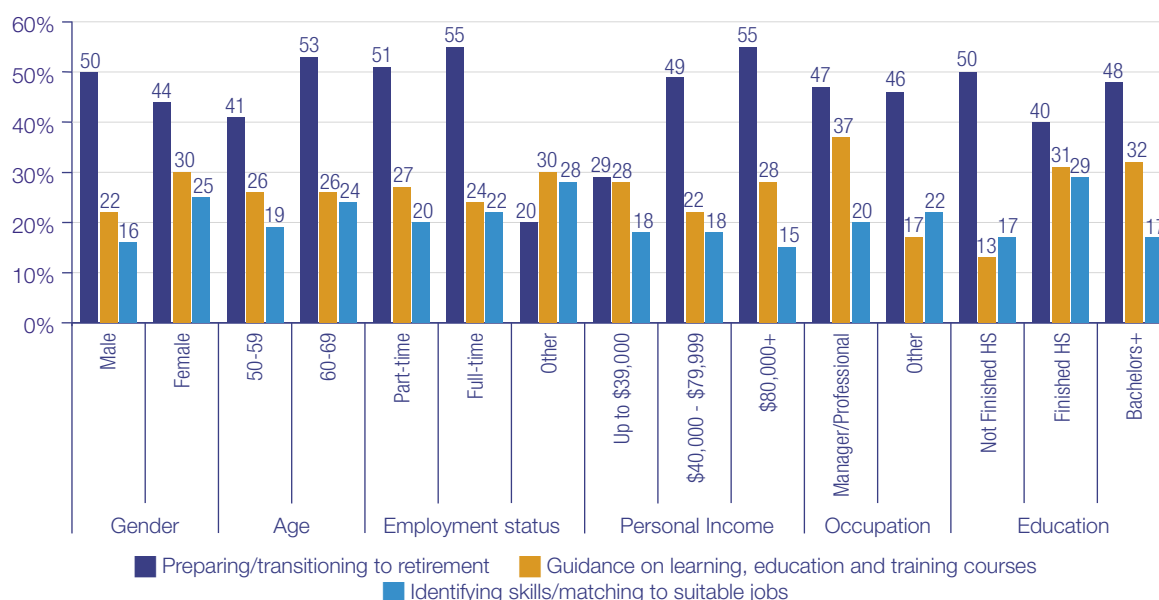
N=153

Males were more likely to cite ‘advice on preparing for/transitioning to retirement’ as an area they would be likely to seek career planning for in the future (50%) when compared to females (44%) (Figure 8). Females were more likely to report ‘guidance on learning, education and training courses’ as an area in which they would seek career planning in the future (30%) compared to males (22%). Females were also more likely to report ‘assistance to identify interests, skills, strengths and weaknesses/matching to suitable jobs’ as an area they would seek career planning for in the future (25%) compared to males (16%).

Respondents aged 60-69 years were more likely to cite ‘advice on preparing for/transitioning to retirement’ as an area they would likely would seek future career planning in (53%) compared to those aged 50-59 years (41%). Respondents aged 60-69 years were more likely to cite ‘assistance to identify interests, skills, strengths and weaknesses/matching to suitable jobs’ as an area they would likely would seek future career planning in (24%) compared to those aged 50-59 years (19%) (Figure 8).

Due to the small number of responses to some items, these results should be interpreted with caution.

Figure 8: Likelihood of seeking career planning within the next 3 years by top three topics (% of people who report they are somewhat/very likely to undertake career planning in the next 3 years)



N=153

HS = high school

Bachelors+ = respondents with a Bachelor's degree or higher qualification

Multinomial logistic regression enabled identification of how each of the socio-economic and demographic variables predicted the likelihood of undertaking career planning within the next three years, controlling for other variables in the model. Table 10 presents findings, with all people engaged in the workforce during the past five years included in the regression model. Being in the highest income bracket (\$80K+) significantly and positively predicted being very likely to undertake career planning in the next three years versus being not likely. Being older (60+) significantly reduced the likelihood of being somewhat likely or very likely to undertake career planning in the next three years versus not likely. Not being in paid employment significantly reduced the likelihood of being very likely to undertake career planning in the next three years versus not likely. Gender, education, and occupation did not predict the likelihood of undertaking career planning within the next three years.

Table 10: Multinomial regression analysis for predicting the likelihood of undertaking career planning within the next 3 years (respondents engaged in the workforce during the past five years)

Covariates	Somewhat likely vs Not likely		Very likely vs Not likely	
	Coef.	p-value	Coef.	p-value
Age (Ref.=50–59)	Ref.		Ref.	
60+	-1.119**	0.000	-1.206**	0.002
Sex (Ref.=Male)	Ref.		Ref.	
Female	0.159	0.491	0.717	0.084
Education (Ref.=Not finished HS)	Ref.		Ref.	
Finished HS	0.127	0.655	0.932	0.065
Bachelors+	0.125	0.658	0.271	0.616
Personal Income (Ref.=\$0 or <\$39K)	Ref.		Ref.	
\$40K to <\$79K	-0.045	0.870	0.266	0.649
\$80K+	0.302	0.355	1.377*	0.021
Occupation (Ref.=Manager/Professional)	Ref.		Ref.	
Other	0.004	0.986	-0.089	0.841
Employment status (Ref.=Employed)	Ref.		Ref.	
Not employed	-0.441	0.111	-2.265*	0.030

N=816

* $p < 0.05$, ** $p < 0.01$

Ref. = Reference category, Coef. = Coefficient, HS = high school, Bachelors+ = respondents with a Bachelor's degree or higher qualification

Discussion

This study has provided new insights into career planning among mature age Australians, including their experiences of career planning and their future intentions of undertaking career planning.

As outlined in the first report of this two-part series⁶⁹, and again highlighted in this report for contextual purposes, results show that over half of those engaged in the workforce during the past five years had never undertaken any activities to plan for their career, including even minor activities such as identifying personal interests, strengths and weaknesses, through to career goal setting and seeking career advice. Individuals more likely to have ever undertaken career planning in the past were those with a Bachelor's degree or higher qualification and those earning higher incomes. In contrast, those with fewer qualifications and earning a low income were not as likely to have ever participated in career planning. Those with fewer qualifications and individuals earning low incomes can benefit greatly from planning for their career, but this group may be more likely to experience barriers to career planning and associated activities such as training (e.g. cost, lack of confidence about engaging in training). These groups are also more vulnerable to many of the barriers to mature age employment, making it even more important for them to plan for their career so they can take proactive measures to protect against unemployment.

Findings show that most mature age people who had undertaken career planning at some point found it to be useful to some degree. However, there still appears to be room for career planning services and information to better meet the needs of mature age people. Those who had not finished high school were those most likely to report that the career planning they had undertaken was not useful. It may be that available career planning information/services do not cater for mature age people with fewer qualifications and are more aimed at those in managerial/executive positions and who have the ability to pay higher fees for such services, including tailored one-to-one advice. Further research exploring why those with limited qualifications were the most dissatisfied with career planning services is warranted. Additionally, it would be beneficial for future research to audit what career planning information/services exist for mature age adults with limited qualifications.

Half of those aged 50-59 years, and over half of those earning a higher income, found career planning to be somewhat useful for their career, raising the possibility that current career planning services may better cater to younger clients, or that those earning a higher income may be able to afford more tailored, one-to-one career planning advice. Again, mapping existing career planning services that are suitable for mature age people would be a starting point for determining whether adequate and appropriate services for mature age people exist, and would assist to identify if gaps exist for certain subgroups (e.g. those with limited qualifications, those earning lower incomes, those in manual trades wanting to move to less physically demanding work).

⁶⁹ Lourey E. *Prevalence of Career Planning among Mature Age Australians*. Melbourne: National Seniors Productive Ageing Centre: 2015.

Of note is the 18% who could not determine if the career planning they had undertaken was useful or not. It may be that gauging the usefulness of career planning has for one's career poses difficulties, and recall issues may also contribute to this figure, as for some respondents the career planning they had undertaken may have been some time ago. Development of objective and practical methods to measure the usefulness of career planning may also assist in promoting the benefits of career planning.

The results from this study demonstrate the need for career planning to be tailored to the specific needs of mature age people, taking into consideration the differing needs, career stages, and life events pertaining to older people. For example, those who had previously undertaken career planning rated the most useful area of advice to be 'preparing for/transitioning to retirement'. This was followed by 'assistance to identify interests, skills, strengths and weaknesses/matching to suitable jobs' and 'guidance on learning, education and training courses relevant to needs' which may be indicative of a desire/need to change career, prepare to return to work or undertake an encore career.

Relevance seems to be a recurring theme when examining common reasons as to why mature age people reported the career planning they had undertaken was not useful. Respondents commonly reported that the career planning was not tailored enough to their needs, was not suited to the needs of mature age people, and was too general. These negative experiences highlight the need for available career planning services and information that is tailored to the differing needs of mature age people.

Career planning was viewed by mature age people as most useful for people wanting/needing to change industries/careers, followed by young people commencing their career, those in vulnerable/disappearing industries and students/graduates. These results indicate that career planning is still predominantly perceived as an activity suited to young people or those changing careers, and that older people may not view career planning beneficial for those in mid-life and later-life careers, as well as those approaching retirement. Thus, the benefits career planning can have for all adults, regardless of age or occupation, require stronger promotion.

Only a very small proportion of those who had been engaged in the workforce in the past five years indicated that they would be very likely to undertake career planning in the next three years. The most popular topic was 'advice on preparing for/transitioning to retirement' followed by 'guidance on learning, education and training courses relevant to needs' and 'assistance to identify interests, skills, strengths and weaknesses/matching to suitable jobs'. It is evident that the most popular topic directly relates to later-life careers. However, it is possible that the latter two may also be interlinked with mid-life and later-life careers e.g. the need to re-skill and identify transferable skills may be motivated by a need/desire to extend workforce participation, combat barriers to mature age employment, change careers, return to the workforce or undertake an encore career.

Younger respondents and those earning a high income more commonly reported they would undertake career planning in the next three years. Those employed part-time and those earning a low income were less likely to indicate they would engage in career planning in the future. As barriers to employment increase with age (e.g. age discrimination) and barriers to accessing tailored career planning can be exacerbated by low income status (e.g. affordability issues) and

employment status (e.g. those employed part-time may not be considered eligible for employer-funded professional development), further research to determine effective strategies that encourage uptake among those with lower incomes, individuals aged over 60 years, and those employed part-time is justified.

Having recently undertaken career planning does improve the likelihood of intending to undertake career planning in the future. Interestingly, those who had recently engaged in career planning and did not find it useful more frequently reported being very likely to undertake career planning in the next three years when compared to those who had recently engaged in career planning and found it to be useful. It may be that those who had recently undertaken career planning but had not found it useful still had an unmet need to fulfil by undertaking further career planning, and those who had recently undertaken career planning and found it to be useful may have had their need fulfilled for the immediate future. Having never undertaken career planning does increase the likelihood of not being likely to undertake career planning in the future.

Self-rated currency of work-related skills and education does not appear to play a role in mature age people's intention to undertake career planning within the next three years, with 'very likely' ratings ranging from 3-6% across self-rated currency categories. Previous research demonstrates that many older people are not good at identifying skills gaps, so promotion of career planning as a mechanism to help them assess current skills and determining necessary skills development would be of value.

The majority of mature age people engaged in the workforce during the past five years reported that they would not be likely to undertake career planning in the next three years. The low number intending to undertake career planning in the future could be attributable to a range of factors. Many appear to have low awareness of the benefits/importance of career planning, evident from the most common reasons cited for not previously engaging in career planning being that 'it is not needed', 'it wouldn't help' and that 'it is not important'. Negative experiences with previous career planning undertaken (e.g. not tailored to needs, not suited to needs of mature age people, too general) may also deter individuals from engaging in further career planning. Perceptions of career planning may also contribute to low numbers of mature age people intending to undertake career planning in the future. As previously discussed, many mature age people view career planning to be most useful for 'young people commencing their career' and 'students/graduates', so may not view career planning to be relevant for those in later-life careers. Future intent to engage in career planning may also be marred by difficulties in finding suitable career planning information or services.

Common reasons for not intending to undertake career planning within the next three years included 'not needing' career planning, that career planning 'wouldn't help' and that career planning is 'not important'. Cost did not appear to be a deterrent in future uptake of career planning for most, although it is possible that many may not be aware of costs involved. These commonly cited reasons relate to relevance, which may be another indication that many older people are not aware of the benefits career planning can offer for mid- and later-life careers, so therefore do not perceive it as relevant to their own situation.

Conclusion

Supporting mature age labour force participation is becoming increasingly important for a variety of reasons, some of which include managing the effects of an ageing population, issues of labour supply (e.g. Australia's rapidly ageing population is predicted to create future labour shortages), recent economic uncertainty and proposed changes to government policy (e.g. proposed changes to the eligibility for the Age Pension). Such factors create the need for many individuals to extend their working lives. Yet, many barriers to mature age employment exist that result in lower rates of participation, underemployment and longer durations of unemployment. Combined, these factors make it increasingly important for all adults to plan their working lives, no matter what age they are or what occupation they are in.

However, results from this study show that uptake of career planning among mature age people is low, and future intentions to undertake career planning are also low. Findings indicate that many adults may not understand that the evolving nature of the labour market necessitates individuals to continuously improve their skills, which requires planning to ensure appropriate professional development.

Common reasons for not wanting to undertake career planning in the future primarily relate to relevance (e.g. don't need, won't help, not important) indicating low awareness as to the benefits career planning can offer those in mid- and later-life careers. Common reasons why career planning was cited as not being useful relate to suitability (e.g. the information/advice was not tailored enough/not suited to needs of mature age/too general), which may be an indication that suitable career planning information and services are not readily available for mature age people.

Combined, it appears that the majority of mature age people simply do not see career planning as being relevant or useful to their own situation. To combat these misconceptions strategies are needed to encourage mature age people to plan for their careers, no matter what their age or occupation, such as awareness raising campaigns that sell the benefits career planning can have for mature age people and mid- or later-life careers (e.g. supports those wanting to extend their working life, change careers, return to the workforce or undertake an encore career). Case examples that include a wide range of occupations and ages would be beneficial in highlighting the benefits of career planning. Factors that make career planning such a necessity for older people also need stronger promotion (e.g. the increasing need for many individuals to work longer, the changing nature of the work environment and the need to engage in lifelong learning to keep skills up to date), and the barriers to mature age employment (age discrimination, underemployment, longer durations of unemployment). Determining effective strategies to encourage mature age people to undertake career planning on an ongoing basis is also warranted.

Career planning information and services also need to be tailored to the needs of older people if higher uptake of career planning among mature age people is to be encouraged. Uptake could also be encouraged by increasing availability and improving accessibility of career planning information and services that are specifically developed for mature age people through the provision of community-based, affordable and impartial career guidance and advice. Equipping future generations with career management skills from an early age would assist in embedding a career planning culture into Australian society, where it becomes an ongoing process across the lifespan. Promoting a refreshed definition of career planning that is more inclusive of different life stages and varied occupations may also be warranted and assist with overcoming the misconceptions around career planning, for example, that it is for younger people or that it is not relevant for older people.

As people grow older, much focus is placed on the need to plan for finances, retirement, housing and health in order to support productive ageing. However, little attention is given to planning for careers in later-life, even though one's career (either in paid or unpaid work) is often interconnected with the above mentioned areas (e.g. an individual's ability to work impacts on superannuation, health impacts on ability to perform some job functions). Given its critical role in supporting mature age participation, greater recognition of the importance of career planning is needed to encourage mature age people to proactively plan for their career and consider ongoing learning options before a crisis hits. Change is an inevitable part of life, even work life, so there is a need to prepare for it through mid- and later-life career planning.



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