This chapter explores career barriers affecting older women and provides recommendations for employers and government.
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This chapter examines the factors affecting women’s career progression in three sectors of employment: tertiary education, financial services, and schools and Victorian state government services. Traditional linear paths are changing and more flexible career pathways are commonplace. Older women need to keep working to compensate for inadequate superannuation balances, yet their careers are difficult to sustain. The chapter particularly explores factors affecting older women’s working lives and the cumulative barriers mitigating success in their careers, and proposes recommendations for government and employers.

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### Sectoral employment profiles

The academic workforce is ageing by comparison with other occupations. The percentage of lecturers and tutors over 45 is 54 per cent, compared to 40 per cent for a comparable occupational group of professionals, according to Hugo. The growth in older academics exceeds that of younger academics and Hugo maintains that there is a ‘missing generation’ of younger academics under 40 years of age. Despite the generally ageing academic workforce, women’s representation decreases with age. The sex ratio of men to women is 1.4 for men 45 and over compared with 0.987 for men under 40 years.

The trend in academic workforce employment is also towards a contracting core of permanent positions. Over the period between 1991 and 2006, the academic staff of Australian universities increased by 18.5 per cent, although the increase in contract staff (29.4 per cent) was significantly higher than in tenured staff (12.1 per cent). According to the Work and Careers Universities Survey, a national survey of Australian university workforces (n=21,994), 44 per cent of academic staff are on fixed-term contracts. May estimates that of the 67,000 or more casual academic staff employed in universities in 2011, 57 per cent were women. The trend towards fixed-term and casual employment indicates that female workers are bearing the brunt of growing employment insecurity. In the past 10 years, there has been a 78 per cent increase in the number of women above senior lecturer level compared with the number of men. However, there are almost three times as many men at the top, among professors and associate professors (9535 men compared with 3772 women). Of 39 vice chancellors, nine are women.

Teaching and public service work in Australia are significant sites to examine women’s career strategies as they age. Women make up 76 per cent of the 65,000 teachers in Victoria. Teaching is perceived as ‘women’s work’ and the education sector as a feminised workforce. Nevertheless, women comprise only 45 per cent of principals in schools. Female teachers and public servants have also enjoyed paid maternity leave and long-term family leave since the 1980s, designed to support their careers. Teaching is also an ageing workforce, with nearly 40 per cent aged 50 and older, with older female teachers comprising 30 per cent of the teaching workforce, compared with nine per cent for older male teachers.
teachers. Schools are also characterised by having 75 per cent of teachers in full-time employment, with 25 per cent having fixed-term and casual contracts. Overall, 39 per cent of staff work part-time, with twice as many women (44 per cent) working part-time than men (22 per cent). There are approximately a further 10,000 teachers registered with the Victorian Institute of Teachers as Casual Relief Teachers.9

Women form 60 per cent of the Victorian public service (VPS) workforce. This high proportion of women is concentrated in the public healthcare and government schools sectors (79 per cent and 76 per cent respectively), which together comprise 62 per cent of the VPS workforce. There is a higher proportion of women across all salary ranges, except at the highest level (> $100,000), and, significantly, there are only three female CEOs across the 11 VPS departments.10 The VPS workforce mirrors the Australian public service where, “for the first time, four generations are working side by side in the workplace”.11 The number of part-time workers is increasing, with women more than five times (21.5 per cent) more likely to work part-time than men (four per cent). The VPS is also an ageing workforce, with women and men aged 50 and older making up 32 per cent of staff. Casual and fixed-term appointments are increasing and make up 23 per cent of the total workforce (including teachers), with a third aged over 45, and two-thirds of these older workers women.12

In the financial and insurance sector, the proportion of women increases with age. Men under 45 form 45 per cent of the full-time workforce and women 55 per cent, a reasonably even gender split. For the 45–54 age group, the percentage of women rises to 67 per cent, while male employee figures decline to 33 per cent. However, of the workforce aged 55 and over, women are at least five times more numerous than men (68 per cent to 32 per cent). The types of occupations represented in the sector include administrative and banking staff, both having high female representation. Part-time work increases by age for both men and women. Of men under 45, only five per cent work part-time, compared with 22 per cent of women in this age group. Once over 55, 32 per cent of women work part-time, while the proportion of part-time workers also rises for their male counterparts (24 per cent).13

In the academic sector, career progression requires the accrual of research publications across the working lives of academics. Publications need to commence from graduation onwards, yet this timing coincides with childbearing years.”

Building career pathways across working lives: Opportunities and barriers

A total of 95 stakeholders were interviewed for the study across 2010–11, including managers (human resources [HR] and diversity), school principals and professionals in the tertiary education, financial services and schools and VPS sectors. Additional interviews were held with 21 ‘generic’ stakeholders
representing employment, education and training, and professional organisations and unions.

In the academic sector, career progression requires the accrual of research publications across academics’ working lives. Publications need to begin at graduation, yet this timing coincides with childbearing years. As a university diversity director commented, referring to early-career academics, “having children, how do you keep them in their profession? How do you keep them in academia? If they need to get a PhD to do what they want to do then how do you keep them there?”

HR managers in smaller universities mentioned a range of flexibilities. As one HR manager commented, “We have a number of policies related to work–life balance, flexible work options, we’ve got a working from home policy ... so we’ve got the flexible work options, and there are a lot of ad hoc arrangements where flexibility is built in. I think we’re quite good with flexibility”. Flexibility, however, is a two-edged sword. A diversity manager’s view is that careers cannot be built from casual sessional work, and that women remain “on the fringes” as “they don’t get the connection into the institution unless it’s very well managed”. Women’s casual working arrangements could work against their opportunities to build continuous careers, as this manager commented:

“I think the downside of that is the fact that quite often they are just coming in and teaching and disappearing again, or tutoring and disappearing again. I think you’ve now got a class of people who’ve only ever worked in this sort of environment. Maybe they’ve worked at three different universities, that are casual, and it might suit them too.”

At higher levels of the academic hierarchy, programs such as a university-wide mentoring scheme for women and a shadowing program for senior women are seen as successfully supporting leadership potential. Direct exposure to role models is seen as a success factor:

“I think having people who’ve reached that level talk to a group of women who have the potential to get to that level makes quite a difference as to whether or not they may aspire to do it and decide, look I can do this, or no it’s not something I want to do.”

Women’s leadership styles are concurrently challenged by “very masculine-type university environments” such as engineering, science and information technology. An equal-opportunity stakeholder also commented that university size can be a factor, “Some of the huge ones are very blokey – very male dominated. And it depends on your vice chancellor to a huge extent as to whether or not they appreciate the different skill set that women bring”.

In the Victorian government school sector, 39 per cent of teachers work part-time, the majority of whom are women. Another 25 per cent of teachers work casually or in fixed-term positions and family leave is not available to casual staff. Women returning from family leave can easily arrange part-time work, but this is more difficult for older women. As one school principal pointed out, “The Department has very clear policies about returning to a school after family leave so in saying that
we are the people managers, we work within the guidelines”. Yet there appears to be a contradiction in re-engaging older women, as another principal admitted that women tend to work longer than men, “because in many cases they’ve had children, which has an impact on their superannuation”.

The principals concurred that casual and part-time staff miss out on information, particularly professional learning. An education policy stakeholder concurred with the principals’ views:

“It’s a school-based decision and often we find that principals tend to invest more disproportionately in terms of their leadership team, who are overwhelmingly full-time, and the capacity for women to have access to those leadership positions and maintain those positions even if they have the need to reduce their time fractions is important.”

Older staff members, in particular, are seen as missing out on leadership opportunities if they work part-time, as very few part-time leadership positions are available in schools. The principals find that balancing the timetable is difficult with part-time staff. However, as one principal stated, “From a personal view as the leader of the school I try to be as flexible as possible with requests for people”. Rural school principals tend to provide more flexible work opportunities than city schools due to having to recruit staff in rural areas so they can fulfil their schools’ curriculum needs.

A contradiction was flagged between older women’s lower superannuation balances and opportunities to continue working due to breaks in service. As a principal said, “They need the superannuation” but she knew of women with excellent experience who can not get work. Yet, not just “older teachers per se but women in particular are seen as a very costly resource. There’s a bit of that attitude out amongst our principals … I can get one and half new teachers for an experienced teacher who has transitioned out”. Men who stay in teaching could be “seen as a better investment by a number of principals”.

In the VPS, the flexible work policies on offer make government departments “an attractive place to work”, according to one HR manager. If appropriate to local needs, staff work from home and some work between school hours. A senior manager was positive about flexible working arrangements: “So ultimately you might get more productivity and more efficiency and generally, perhaps, someone that’s a bit more reliable”. Providing flexible work can be organisationally difficult, as one HR manager asserted, as some people are in “jobs which cannot be worked in a job share arrangement so others … see it as ‘inequitable’ treatment”. Another HR manager stated, “We are leaders in policies and programs for flexibility with work from home, part-time work hours and a lot of our work is not 9–5. But it may get knocked back by a local manager”, while another manager noted that “some managers are blockers”.

Interviewees gave some examples of flexible work practices in the VPS. A male Deputy Secretary worked four days a week as he was transitioning into retirement.
A rural-based older female manager worked often at home and commuted to her city office. A HR manager insisted that there is a need to look at ‘normalising’ part-time and other types of flexible work. However, he emphasised that “there is the issue of getting the balance right” because it is important to consider “the organisation’s needs and the person’s needs”.

Leadership development programs are offered through the VPS’ State Services Authority for all government departments. Mentoring and passing on corporate knowledge is available both formally and informally. Older women are not specifically targeted; however, one department had a ‘senior women’s forum’, where women have opportunities to network. “Knowledge capture is a huge one,” related a HR manager, “We have standard operating procedures for our workforce, but it hasn’t been for necessarily retirement, but just as a business continuity perspective to make sure that we’re keeping that knowledge within the organisation”.

In the banking sector, flexible working practices are viewed as widespread and available for men as well as for women. Organisations may have a parental leave program, discussions of the hours a parent wants to work, and workshops for men and women when they return from parental leave. A flexibility toolkit can set out different forms of flexible leave works for people leaders and employees, and helps in training HR managers on leading flexibility. A senior HR manager commented, “The view of management is as long as you get the work done, it doesn’t really matter how and what your hours of work are, and I think that’s great”.

According to a diversity manager, their organisation is working to manage the retention of women and nearly half of women and one third of men in their organisation are working flexibly with a “good split across age groups”. Another HR informant reported, “We do have a lot of working from home type arrangements, part-time arrangements and job-share style arrangements as well. We have three to six months of national seminars on work–life balance … on how they’re balancing the demands of part-time versus full-time, how they’re balancing the demands of new roles with old roles”.

In these organisations, the selection of people at higher levels for flexible working arrangement appears to operate well. According to an HR manager, “we do have lots of senior people working flexibly and we are also profiling them because we don’t want it reinforced that it is just for working mothers”.

Across all sectors, age and gender stereotypes were identified as barriers. One HR manager considered that “women may not be prepared to do extra professional development as they have family responsibilities”, which can hinder their career progress. Older staff can be seen as preventing the promotion of younger staff. “We want targeted recruitment for younger workers”, stated a manager. “Blokey” was how one department was described by the HR manager, which she considered the reason women tend to leave it in their 30s, due to a lack of senior female role models.

Overall, women were considered not to have a retirement plan in the same way that men do, and were considered less financially literate. Significantly, \"In the banking sector, flexible working practices were viewed as widespread and available for men as well as for women.\"
one generic stakeholder remarked that soon the community could be facing a “whole new level of poverty, of women with super but living on the poverty line”. Superannuation stakeholders commented on what they saw as one of women’s problems: not being assertive enough about their needs in career development.

Career pathways: Findings and implications for organisations and the government

Women in the university sector are predominantly situated at lower levels in the academic workforce rather than in high-level positions. Part-time work influences the progression of older women’s careers and is a critical barrier to ascending the career ladder. Due to casual employment arrangements, women have not built careers but remained in segmented positions in the university system, from which they commonly do not emerge.

In the schools sector, female teachers who hold ongoing positions can take family leave, which is not available to contract or casual staff. The study also found it was easier for young women to obtain flexible work arrangements than older women. In the VPS, despite the higher level support for flexibility, working flexibly was dependent upon the decisions of local workforce managers. Managers emphasised that opportunities to work flexibly were local decisions, and that work requirements had to be fulfilled. Women constitute three of the 11 CEOs of departments and form a significantly lower proportion than men at the highest salary levels. There was a dearth of examples of targeted programs for older women.

Of the three sectors, flexibility is implemented most systematically in the financial sector through training for HR managers in leading flexibility. Women ascend to higher positions, particularly those managers have identified as having talent. In summary, while flexible work supports carers’ needs or in some cases transition to retirement, it does not necessarily support leadership capacity. The term ‘flexible working’ has been applied to aspects of work–life balance, yet the outcome of flexible working can lead to gender inequity in pay and levels of seniority. A key finding of this section on opportunities and challenges to older women’s career paths is that older women’s careers were built on work–life flexibilities. As women form the majority of casual and part-time workers in all sectors, this prevented a consistent track record and the types of work valued at later career stages.

Practices supporting older women’s career paths

Current policies and practices to assist an older workforce transition to retirement are both variable and underdeveloped in the university sector. HR directors in several smaller universities indicated that little attention has been given to developing retirement pathways. One HR manager commented on the informality of
retirement policies, “probably a bit more informal and more around, again, flexibilit for part-time contract work, or industry engagement work, or something they might well be interested in in relationship with the university. That happens informally, but quite regularly”.

At higher academic levels, a diversity manager mentioned that the ageing workforce poses a risk which has been addressed by succession planning and mentorship. A senior financial manager commented, “For the senior executive people it – once again if you can hand on some of your knowledge and expertise then some of that can actually be extremely useful as well”.

Older women generally were not identified as a group which would be selected for career development. As a diversity stakeholder commented, “I don’t think that we target older women particularly or treat them differently than younger women”. Yet examples existed of the active organisation of senior women’s careers. A vice chancellor organised the career path of a senior executive: “She is now doing projects and mentoring others … We still have people working here full-time at 75. We have other people that want to retire at 50, or go – I wouldn’t say ‘retirement’ … probably go to a part-time capacity”.

Yet, at the same time, policies could be – and are – used to ease people into retirement. Pre-retirement contracts are selectively applied by a HR director who commented, “Okay I’m definitely going to retire in 12 months or 18 months and I’ll give you that guarantee and go on to a pre-retirement contract that says X, Y and Z”. Covert discrimination was observed in the selection of peers as colleagues and drinking partners, “If you’ve a young workforce then you can exclude – it’s very easy to exclude people because, oh we’re going down to the pub for a drink”.

A senior diversity expert commented that the combination of the flexibility of part-time work and seniority has not promoted career progression, “I would love to see more part-time positions offered at senior levels. So that someone at a HEW (Higher Education Worker) level nine or 10 could work three days a week and take care of their parents or do …any other things they’d want to do”.

In the schools system, a transition plan enabled the incoming regional manager to work with the retiring one. The department provides refresher programs for teachers returning from family leave, coming out of retirement or changing professions in their later years. Older teachers who had retired but returned to teaching can be perceived as making enormous contributions. A principal explained how retired teachers had filled contracts and been “sensational”. She considered that “mature women have a lot to offer in terms of succession planning and mentoring” but emphasised that: “It’s very hard to get part-time promotion positions.”

In the VPS, a stakeholder related feedback from older women who felt that they were no longer seen as valuable in the workplace and that they should move on. A range of age stereotypes exist regarding women staying in the workforce at older ages. A superannuation stakeholder commented, “The belief is that they are not going to stay in work but it is also a fallacy today to believe that younger
people stay in the same job”. She noted that “there could be the attitude that older women are not going to be here much longer so their input’s not worth getting … whereas because of that experience that they do have, their input’s probably more relevant”. She concluded that older women “can certainly be a hugely productive part of the workforce if given the right opportunities”, because they can “devote a lot more time to work than a lot of the younger women can”.

In the financial sector, a HR professional at a high level saw the bank’s policy as driven by diversity awareness and structures. Diversity surveys enable feedback on views and mean management can take action in response. Older women are not singled out as a group, but are included in the mature age cohort.

The ageing workforce is viewed popularly as a potential loss to retirement as “our risk area where there is a slightly older demography (so it’s important to have a system) of formal knowledge transfer”. The focus is on succession planning and mentorship and a transition to the younger generation. Career trajectories are less related to leadership than to the organisation’s requirements. As a diversity manager commented:

“But we don’t have a formal sort of age process where people are going to workshops and capturing information. It’s more sort of on the job through our succession process. So it’s the people who will be doing the job next that are getting the knowledge.”

The issue of retirement is viewed as an individual choice: “Some want to work until they’re 80. Others are wanting to transition to retirement at 55. So, having said that, I think we could be doing more for both”. The organisation had developed a seminar series examining different aspects of retirement, health goals, financial goals and relationship goals which employees could nominate themselves to attend.

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Government policies and implications for organisations

Although flexibility enshrined in government policies supports women’s employment, it does not necessarily support their career progression. Sustaining career momentum means being able to manage transitions between full- and part-time work at different intervals, making up for time spent out of the workforce and accelerating learning at particular critical times. This study suggests that making the transition from part-time to full-time work tends to be more supported in the banking sector than in universities and state government services, including schools. However, developing leadership capacity and experience remains a challenge across all sectors. Similarly, the predominance of women in casual
work means that women are “on the fringes” at the times when they need to be climbing mainstream career ladders.

At the government level, the policy of deferring government pensions to the age of 67 and the necessity for women to continue working later due to lower superannuation balances highlight the need for proactive policies supported by financial incentives to keep women in the workforce. The problem of casual workers lacking superannuation will be a major continuing problem for public policy.

Currently, work–family flexibilities are more likely to be implemented earlier in women’s careers, with more attention paid to maternity leave and bringing women back into the workforce than at the end of their working lives, when caring responsibilities can increase. Pathways that enable work and caring responsibilities to coexist at later stages of working lives are essential.

Similarly, proactive policies to retain older women’s knowledge in the workforce are required. New pathways that capture this knowledge should be forged. Women’s part-time and casual work status means that many have missed earlier periods of skills development. Skills development can target older women in similar ways to mature-age strategies applied in particular occupation such as.

However, it is also important to implement career paths that integrate flexibility with climbing career ladders across gender and age groups. These should be offered to both men and women in order to counter gender-based understandings of flexibility. The public service can take the lead in this area.

At the organisational level, role models are invaluable in demonstrating the value and productivity that can be offered by older women. The option of high-level positions combined with flexibility needs to be more widespread.

Organisations can make a major contribution in providing education about how to organise the work–life balance proactively across the course of an entire life. Multi-generational workforces are now a reality for many organisations and more sophisticated HR policies need to reflect this. ‘Retirement’ expectations act as age stereotypes which can be countered by demonstrating that this is a two-way street rather than a dead end.

Managers at all levels are important in taking – or failing to take – initiatives that can significantly affect turning points in career pathways, but they often lack information about how to implement relevant policies or respond to inquiries about career paths. Leadership involves the maxim ‘lead your own career’, and this applies to portable careers both within and across organisations. In this study, the finance sector was the most educated sector at all levels and much can be learned from their practices.

However, HR practitioners across all three sectors do not necessarily target older people for recruitment and promotion. This requires more finely targeted interventions around the types of work available for older women. Managers need to look at job descriptions and break them down by tasks, skill requirements and time, rather than just looking to place ‘a body in a job’. Longer working lives will require variable and innovative career pathways.
In conclusion, women's career progression requires proactive policies and practices across the whole career path, given that career options and choices in later life will be a reflection of the roads taken earlier in life. The cumulative impact of interrupted and casual employment at critical times is a particularly important factor in developing organisational as well as public policy. The potential of women as leaders should be supported by developing career paths across their working lives to encourage women to have aspirations, and to do better rather than just stay where they are.

Endnotes