



MATURE EMPLOYMENT AND POST-MODERN PORTFOLIO LIVING

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Mature Employment Service



Abstract

The Mature Employment Service (MES) is a non-governmental organisation that commenced operations in Wellington in 1993. It aims to assist its clients in acquiring the necessary knowledge and training to equip themselves for work, to promote the advantages of employing mature workers and to inculcate positive and adaptive attitudes that build up the self-esteem and initiative of its clients. This paper has two major parts: the first part examines the general problem of mature employment, drawing on both New Zealand and overseas experience. Some Wellington City Council and MES data is also provided on the situation in Wellington. Reference is then made to wider trends in the work environment and the apparent ends to work and jobs that are foreseen by commentators. The second major section looks at potential solutions, reviewing recent policy initiatives in Australia, Great Britain, the United States and New Zealand. This leads to a discussion of the development by MES of assistance to its clients that takes its inspiration from the 'portfolio work' and 'third age' concepts that fall easily within the wider philosophy of post-modernism.

Life is precarious and becomes more so as time passes:

*This is the state of man; today he puts forth
The tender leaves of hope; tomorrow blossoms,
And bears his blushing honours thick upon him;
The third day comes a frost, a killing frost;
And when he thinks 'good easy man, full surely
Is his greatness a-ripening' - nips his root,
And then he falls —*

(Shakespeare, Henry VIII, III, ii, 334)

If falling is nothing new, the problem remains that fallen trees bear no fruit. However, new approaches are emerging that at least ameliorate the problems posed by mid-life/late career employment crises. Here the Mature Employment Service (MES) is well placed both to observe trends at first hand in the labour market and to network with comparable organisations abroad. The first part of this paper reviews the dimensions of the problem of mature unemployment, drawing on both New Zealand and overseas experience and the second part looks at possible solutions in the form of public policy adjustments and community initiatives - again with some reference to overseas examples that are of interest. This leads naturally to the consideration of the emerging role of the MES.

The problem - mature unemployment

As reported by Cropp (1996), New Zealand's official statistics tend to show that while unemployment among 45-60 year olds is not particularly pervasive, it is a relatively

intractable problem to those who experience it. With regard to incidence, the unemployment rate for persons in the 45-60 year cohort is around 4.5%, compared to 6.7% for the workforce as a whole. Similarly the 1991 Census and New Zealand Employment Service (NZES) figures show that only 15% of the registered unemployed were in the age range 45-60, though people in this category accounted for 23% of the potential workforce. However, these figures may understate the magnitude of the problem, given the presence of official and psychological deterrents to registration.

Whatever the relative incidence of mature age unemployment, it has a profound effect on individuals. A 1994 NZES study found that having registered as unemployed, 60 per cent of the 45-60 year olds remain unemployed for greater than six months, compared to 40% for registrants under 30 years of age (see Cropp 1996). The most recent figures available from NZES show that the median duration of unemployment for 45-60 year olds is 30 weeks, compared to 19 weeks for those under 45. Turning to averages, the longest periods of registration are experienced in the 50-54 age category, where the mean is around 90 weeks, compared to a mean of about 23 weeks for 20-24 year olds. In fact there is a direct statistical relationship between increasing age and the relative persistence of unemployment.

Recent national statistics, also appear to confirm the emergence in New Zealand of more flexible, 'just-in-time' work arrangements. The following trends have been observed (see Smith 1996):

Part-time jobs: The number of part-time workers rose by

29% between 1987 and 1995. Part-timers now make up 22% of those in paid work, compared to 17% in 1987. Women part-timers outnumber men almost three to one.

Self employment: The number of self-employed people rose by 17% between 1987 and 1995. Self-employed workers now make up 12% of people in paid employment. Here men outnumber women by more than two to one.

Multiple job-holding: The number of people holding more than one job rose by 18% between 1987 and 1995 - the number of women holding more than one job rose by around 33%. Women in multiple employment now outnumber men, a turnaround since 1987.

Small business development: The number of businesses employing fewer than 20 people rose by 24% between 1987 and 1994. They now account for 95% of businesses and 49% of paid employment. In 1995, there were 160,495 businesses employing five or fewer.

Working hours: Only one third of the workforce puts in a standard 40-hour week. About a third works less than that while the remaining third puts in longer hours. Of these, at least a quarter (about 9% of those in paid employment) usually works at least 60 hours per week. More than half of this group is self-employed.

The problem in Wellington

It is difficult to draw an accurate picture of the problem in Wellington. This is due in part to the impact of the 55 Plus Income Support scheme which takes people off the unemployment register. There is also a tendency for discouraged job seekers to leave the labour market altogether. However, it is very obvious that the labour force has been subjected to substantial shocks stemming from the restructuring of the public service, corporate head office down-sizing and the widespread introduction of information technology. Overall, the number of jobs in Wellington reduced by 15% between 1989 and 1993 (compared to 7.5% nationally) and over 90% of the jobs lost in Wellington City were in public administration, insurance, wholesale and retail trade, business services, transport, construction and real estate (Wellington City Council 1995).

Table 1: MES Enrolments by Occupation

Type of Occupation	% MES Enrolments 1993-95	% National Workforce 1991
Managers, etc.	10	11.5
Professional & Technical	7	22.8
Clerical	45	14.3
Services & Sales	27	12.8
Agriculture & Fisheries	-	9.8
Trades	11	10.7
Other	-	18.1
TOTAL	100	100.0

Source: MES 1993-95 and 1991. Census of Population and Dwellings

Assessing the trends Wellington City Council 1994 noted that:

in the ten years between 1981 and 1991, the proportion of men employed full-time in most suburbs has fallen substantially, with corresponding increases in the proportions of men employed part-time, unemployed or (especially) not in the labour force. At the same time the proportion of women employed full-time rose slightly in most suburbs, while female unemployment also rose. Since female part-time employment stayed fairly stable over this period there was an offsetting decrease in the proportion of women not in the labour force across Wellington (Wellington City Council, 1994, p42).

Focusing more directly on those disadvantaged by unemployment, it is apparent that:

The burden of unemployment falls unevenly in Wellington. Those in the older age groups and non-Europeans are more likely to be unemployed than other groups. In December 1993, nearly 46% of Wellington people on the unemployment register had been unemployed for six months or longer. By December 1994, the percentage had increased to nearly 50%. The length of time people are unemployed tends to increase with age. In 1994 the highest proportion (61%) of people unemployed were those aged 25 and older. In 1993, over 20% of the people who had been unemployed for more than two years were between 40 and 59 years old. The comparable proportion for those aged 20 to 24 years was less than 10% (Wellington City Council 1995, p22).

While the MES has no means of clarifying the absolute size of the problem, its enrollments show an interesting profile, as shown below in Table 1.

The figures in column one of Table 2 relate to the 746 people who have enrolled with the MES since its inception in 1993. It can be seen that various unemployment problems exist for mature workers including the 17 percent who are apparently widely experienced and capable of meeting the demands of high performance jobs. This inference is echoed by Wellington City Council survey data which shows that over 15% of the unemployed in 1993 had degrees or professional qualifications.

Overseas comparisons: Australia, Great Britain and the USA

In Australia, the mature aged will make up an increasingly significant proportion of the labour force in future. As of November 1995, 27% of the labour force consisted of 45-64 year olds. This proportion is expected to rise to 32% by the year 2005 (New South Wales Government 1996). Looking at the current distribution of mature workers within different sectors of the economy, it is notable that 45 plus workers are particularly common in the following sectors: agriculture, forestry and fisheries (45%); Education (37%); Transport and Storage (36%); Health and Community Service (33%); and Government Administration and Defence (33%). These are generally low growth areas for employment.

By contrast, mature workers are least common in the Finance and Insurance (22%) the Accommodation and restaurants (22%) sectors; and in Retail Trade (22%); Cultural and Recreational Services (24%) and Personal and Other Services (26%). It is certainly notable that quantitatively at least 45 plus workers play a relatively unimportant role at present in finance and tourism related activities - both areas of rapid growth.

At the same time, mature workers are not particularly well qualified, as indicated by the statistics given in Table 2 on post-school qualifications (tertiary, professional and vocational attainments): At the same time it is also notable in the 55-64 age category, the post-school qualified make up 47.3% of those in the workforce and 37% of the population as a whole. Clearly, tertiary qualifications are a major consideration in keeping mature workers at work.

The Australian statistics also show that the rate of non-participation has risen for mature aged men (from 24% in 1979 to 29% in 1994). However, it has fallen dramatically for mature women (from 72% in 1979 to 58% in 1994). This confirms that the problem of mature unemployment has some gender dimensions that must be faced by policy makers. Which is not to say of course that mature women who enter the workforce can expect to receive equal treatment to men in terms of opportunity and conditions - many work part-time and are inadequately remunerated. Indeed

the critical problem for males may be their unrealistic expectations - given that many achieved the distinction of 'managerial' or 'professional' status in the later parts of their working lives, they subsequently feel unable to adjust to options that offer lower pay and lessened prestige.

The Australian figures also illustrate the difficulties faced by the mature unemployed when they attempt to re-enter the workforce. People aged 45 plus tend to be out of work for double the period faced by younger members of the population. The mature aged also comprise 56% of all discouraged job seekers. At the same time, 45-64 year olds tend to be out of work for longer periods, averaging 87 weeks as compared to 47 weeks for 15-44 year olds. Discrimination is also confirmed to be a major consideration - at least in the minds of the mature unemployed. In July 1994, it was reported that 7% of people aged 15-34 nominated age as the main difficulty in finding work, compared to 44% of people aged 45-54 and 64% for those older than 55.

In Britain, employers are being actively encouraged to employ or retain older workers. There, by the year 2000, four out of every ten workers will be over fifty. By 2026, nearly half the population will be of pensionable age. As the UK Ministry of Employment notes:

The workforce is changing. In the 21st century the country will have fewer school leavers and more old people. Managers are realising that proven skills, experience, reliability, commitment and maturity are essential strengths in any organisation wanting to compete and equip itself for the next century. As many as 80% of personnel managers in the UK consider that it is now time for action on age discrimination. Your employees are your most valuable asset. In an increasingly competitive world market, you have to be sure you have a workforce which is fully trained and up to date. Research shows that older people acquire new skills as readily or in some cases more readily than younger people. Investment in younger workers qualifies them to move on; investment in older workers enables them to stay.
(see Paterson 1996, p6).

In the USA, the number of people aged 55 and above will increase by 83% over the next 30 years. The trends for the

Table 2: The percentages of those with post-school qualifications by age. Australia 1995

Post-school Qualified	Aged 25-34	Aged 35-44	Aged 44-54	Aged 55-64
1. All Population				
Males	52.6	55.9	52.5	46.0
Females	43.6	43.0	37.6	27.5
TOTAL	48.1	49.0	45.1	37.0
2. Workforce				
Males	53.2	57.6	54.9	50.7
Females	47.3	48.1	44.1	40.0
TOTAL	52.9	53.5	50.4	47.3

workforce are very similar, with the numbers of workers in the 55 plus class rising by 44% between 1990 and 2005. If the statistical series share much in common with those of New Zealand, Great Britain and Australia, an interesting additional dimension can be added to the general problem using material developed by the American Association of Retired Persons (AARP). Drawing on interviews with the Human Resources/Personnel Managers of over 400 companies of differing sizes, the AARP have recently published a report on 'American Business and Older Workers - A Road Map to the 21st Century' (AARP 1995).

The AARP reach the following conclusions:

Change is endemic. Global competition and unremitting demands for higher profits fuel constant cost cutting through labour shedding. This 'Do More with Less' or 'right sizing' philosophy bodes ill for job security. Such new jobs as are arising tend to be either service based (low wage) or knowledge based (requiring advanced up to the minute technical skills). Paternalism is dead as a corporate culture.

Contingent Work Arrangements are becoming more common. Companies are making more and more use of part-time, contract and temporary workers. The avoidance of retirement pension and health insurance responsibilities by companies is driving this trend - a factor that is not as strong in Great Britain and Australia.

Quality American companies are putting an increasingly high priority on the commitment to quality work. In practice this also means that workers must have the right 'attitudes' involving: good attendance; getting along with co-workers; willingness to accept disruptions to routine and changes of role; and emotional stability - the capacity to deal with stress, long hours and job insecurity.

It is hardly surprising that the reality shows that: morale is poor; stress and workplace violence are rising; and there are 'more and more rabble rousers'. However, the AARP sees a window of opportunity for its members noting that older workers generally exhibit: good attendance; punctuality; and a commitment to quality - while providing 'someone to count on in a crisis'. It is possible that older workers may therefore come to be seen as something of a bargain, as long as they can overcome the prejudices of younger managers and convince employers that they can meet the requirement for 'flexibility'.

Wider trends in the work environment

There is already a good deal of interpretative comment on the wider trends that are emerging in the markets for jobs and work:

There will be an 'End to Work'. The current information technology revolution will cost millions their jobs. Computers, telecommunications and robots will replace human beings. Companies will survive as 'virtual organisations' with flat management structures, a core of professional staff and a back-up 'just-in-time' workforce.

Fewer than 20% of the next generation will be needed in the knowledge sector. The remaining 80% will become increasingly marginalised. Their only hope may be unpaid work in the 'third sector' or 'civil society' assisting in the creation of social capital, possibly encouraged by the payment of 'social wages' by local and central government (see Rifkin in Slavin 1996).

There will be an 'End to the Job' as a means of organising work. Manned mass production and large manufacturing or clerical operations are disappearing. In future there will be pieces of work that need to be done 'by brain' to complete specific projects. Organisations will need highly adaptive people who can move between skills and between different types of 'one-off' projects. Managers will facilitate the gathering and collaboration of the required work contributors. Initial professional qualifications will count for little. Flexibility in terms of learning, stress resilience and work timing and terms will count for nearly everything (see Bridges 1994).

The future will be a 'Shapeless sort of World'. Work will be organised on a 'globular' basis that brings together independent small businesses and individuals paid by results only. Boss-versus-worker tensions will be replaced by negotiation relationships. Companies will become facilitating mechanisms where getting things done will be more important than status; where relationships will become more important than logic, reason and numbers. In this world women will be positively advantaged. Men with macho attitudes will be unable to cope with the demands of collaboration and the need to maintain group energy and solidarity (see Handy in Grant 1996).

How then do we plan for a world that appears to defy planning? Will our society be viable if 80% of its members are locked out of lucrative employment? What will happen to the increasing numbers of older workers who cannot cope with shapelessness, teamwork and the excessive competition for the paltry rewards that may become commonplace in third sectors that are awash with labour?

It is Charles Handy who has most to say about possible solutions. He sees two developments:

Portfolio Working: More and more people will become 'portfolio' workers, juggling a lifetime mix of paid employment, contracting, study and 'unpaid' (voluntary) work

Third Age adjustment: In the 'third age' of their lives (the period from 'retirement' at around the age of 55) people will increasingly seek work that allows them to feel useful, emphasising its value rather than its remuneration.

It is these ideas that are currently being explored as a basis for practical intervention to ameliorate the problem of mature unemployment.

Potential solutions

In Australia, the Minister for Employment recently asked the Employment and Skills Formation Council to examine issues relating to the employment, training and retraining of mature aged workers seeking paid employment. The examination builds on the findings of the Government's general White Paper on Employment and Growth *Working Nation*. While the exact recommendations of the Council have yet to be finalised, it is interesting to note some of the issues and approaches that are being considered:

Mature workers do not at present gain equitable access to vocational education and training - this is a major issue.

There are still significant but narrowing gender differences in participation rates and work access opportunities - further positive discrimination may be warranted.

It is vital that employers become better informed about the positive advantages of employing mature workers - education campaigns are required.

Existing national programmes covering education networking, traineeships, pre-vocational course and new enterprise incentives should be refocused to ensure that they improve delivery to mature workers.

Efforts should be made to establish the incidence, needs and location of those mature workers that are currently employed but 'at risk', with a view to upgrading their skills.

Employers should be surveyed to establish their current and emerging skill needs and the ways in which mature workers can be trained to meet requirements.

The national training and qualifications framework should be adapted to encourage on-the-job learning and accreditation by mature workers (fully recognising prior learning).

A system of work-based mentoring should be considered as a means of matching training and competency improvements to employer expectations

Britain has recently formed an Advisory Group on Older Workers chaired by the Minister of Employment. Its membership is drawn from industry senior management, recruitment consultants, trade unions, local government, race relations, research bodies and representatives of the community sector. The Group is advising on the need to bring older people back into the workforce so that they can play their part in economic and social development. Its activities include: the identification and dissemination of good employment practices; the commissioning of policy oriented research; and the provision of advice on maximising the benefits of accessing mature workers. Its key message is that national success depends on employers tapping the full range of talent available.

In the USA, the Over 55 at Work Program has been running since 1988. It has confirmed that older workers can make a

vital contribution to national well-being. Already three out of four older Americans are actively engaged in volunteer work or caregiving and there are considerable opportunities to develop paid work. However, the Programme notes that there are considerable institutional impediments to the realisation of the full potential of mature workers. These range from the negative attitudes created by the universal youth culture to pension and work practice rigidities.

The Program has recommended:

Expanding flexible work arrangements to encourage part-time work,

Increasing the availability of training for mature workers,

Expanding opportunities for self-employment,

Vigorously enforcing anti-discrimination provisions,

Improving pension portability,

Allowing employers scope to tailor benefits for part-time work,

Assisting organisations to recruit older workers as volunteers.

Developments in New Zealand

If New Zealand, lags behind comparable countries in terms of public policy, it is ahead in terms of its community initiatives. The Mature Employment Service is part of this growing network of non-governmental support. The Mature Employment Service opened its Wellington Office in May 1993. It had low initial funding but established a strong operating philosophy during the first two years. A major shift in the scale of operations took place in 1995, following the receipt of a CEG grant to fund the salary of a full-time Manager-Coordinator.

Substantial progress has been made over the last nine months, including:

The development of a strong service delivery team consisting of two paid staff, project workers and service delivery volunteers

Development of a strong working relationship with the Volunteer Centre, following movement of MES to adjacent premises

Delivery of a widening range of services including training, counseling, recruitment contracting and the provision of re-orientation/self-presentation workshops.

At present, policy development in New Zealand is focusing on the Prime Ministerial Task Force on Positive Ageing. This is a wide ranging review that incorporates substantial public consultation. In its submission to the Task Force, MES stressed the personal consequences of mature unemployment. Financial implications: income drops dramatically resulting in massive changes of lifestyle; fringe benefits are also lost; health and other insurances become luxuries; and superannuation saving stalls just when it is needed most. Social/personal implications: such that diminished income makes some hobbies unviable; skills and

confidence atrophy; antisocial behaviour may develop (e.g. alcoholism); and mental and physical health may deteriorate.

MES made the following recommendations to the Task Force: there re-focusing of the NZQA Framework to improve recognition of prior work experience and assist in the attainment of vocational qualifications by mature workers, the simplification of tax documentation to ease compliance by workers who are involved in a wide variety of different types of work (i.e. work portfolio) and the improvement of the abatement regime for income support to encourage people to take up short term paid assignments, without attracting the current effective 100% marginal tax rate

A further recommendation was the introduction of a smoothing mechanism for income support arrangements - currently a person loses income support in the week in which they start a job - if access to income support was calculated on the average of employed / unemployed days for say a six month period, this would improve the incentive to take up short term projects.

Revision of the income support stand down period was also recommended to allow several months of irregular work before the stand down mechanism becomes operational. So were provision of educational programmes for mature unemployed; at risk mature employees; and employers - on the emerging work and skill requirements of both full-time and portfolio projects.

In its submission, MES also emphasised the growing importance of 'portfolio' work. A 'portfolio' might include both paid (non-standard) and unpaid (voluntary work). As noted by Whatman (1994) non-standard work includes all jobs that part-take of one or more of the following characteristics:

They are part-time, casual, have irregular hours or on-call work, are seasonal, temporary or are based on fixed term contracts. They can also involve self-employment, be undertaken as 'homework' or undertaken in the black or grey economies.

MES has noted a number of benefits of this approach. These include the fact that an individual is open to different rates of pay and conditions improves the availability of work. It also provides the opportunity for individuals to better balance paid work and other interests including unpaid/voluntary work. It gives workers greater control over their own time, provides variety and the possibility of higher levels of personal satisfaction than can be gained from many conventional jobs. Various forms of non-standard work can act as a stepping stone to full employment, while allowing workers to 'test the water'. It also has obvious advantages for employers who can confine personnel costs to specific projects.

However, there are also some possible disadvantages, including: exploitation in terms of fees; the precarious nature of some portfolio assignments; and the probability that down time and fee discounts will result in overall income levels that are lower than those obtained by many employees. In the best of all possible worlds though, the potential benefits of portfolio working include both pecuni-

ary and psychic gains. It can contribute greatly to the process of successful ageing which requires financial security, safety (feeling safe), psychological security, satisfaction, being involved/energised, social interaction, autonomy and integration.

At this point, it is useful to note that shifting the mindset of mature individuals from a horizon of paid full-time employment to the challenges and uncertainties of portfolio work can be a major task that requires skillful counseling. This in turn requires an accurate assessment of the attitudes and viewpoints of clients.

Quoting Dutch sources, Levett (1994) distinguishes six classes of 'unemployed' by their behaviours and expectations: They are the:

Conformists who continue to strive to gain standard work, using official assistance including counseling and training - unwilling to accept their new position vis à vis their prior labour market.

Ritualists who have given up hope of finding standard work but cling to old definitions of self-worth - significantly at risk from medical and psychiatric complications.

Retreatists who no longer aspire to standard work and the associated high consumption, being resigned and philosophical to their position - live a very conservative but conventional life.

Enterprising who are prepared to 'bend the rules' to maintain their lifestyle and relatively high levels of consumption - have a very pragmatic approach to the concept of work and often involved in informal market activities.

Calculating who do not aim to work and make little use of formal channels to self-improvement - prepared to abuse the social security system without remorse and unbothered about feelings of dependence and beneficiary status.

Autonomous who attach little importance to work and consumption goals, wanting to 'do their own thing' and pursue an alternative lifestyle - the perennial hippie who adjusts his/her needs to limited finance.

In essence, MES is seeking to help the Conformists, Ritualists and Retreatists to take on more of the characteristics of the Enterprising and the Autonomous - a difficult but rewarding task - and one that is still open to substantive theoretical and practical advances in approach.

Post-modern postscript

As the MES struggles to help its members to take control, there is perhaps some comfort in the notion that certainty itself is a thing of the past - something that neither the young nor the old can claim. According to the theorists, we can no longer understand the world and our lives within it through modernist precepts. We have to accept the post-modernist approach. As Kenny (1994 p 79) explains:

In the post-industrial society there is a decline in old manufacturing industries and the production of goods

and services is being replaced by knowledge and service industries. It is argued that new technologies and management forms have opened up possibilities for flexible labour relations, multiple skills, elimination of job demarcation, on the job training, privatisation and contract work. These new ways of thinking about and organising our productive activities are all manifestations of political and economic transformations of late-twentieth-century capitalism.

Which means in turn that new modes of thought are demanded from us all:

Postmodernism rejects linear progress, absolute truths, rational planning of social orders and the certainty of knowledge and production. It is characterised by intense distrust of all universal and totalising discourses, and emphasises heterogeneity, indeterminacy, and difference (Kenny, p 254).

And again:

The threat of apocalypse reinforces and adds another dimension to what can be called the nomad-like aspects of the post-modern condition. The chance that everything will explode means that there is no direction, no ultimate purpose to activity ... but that activity must take place with relentless enthusiasm. The imagination of the absolute boundary of the apocalypse actually intimates a condition of boundlessness. Consequently, it implies a perpetual and ever-present confrontation with contingency - there is only contingency (Tester 1993, p116).

Put simply, it seems that we must all recognise that the only certainty is uncertainty - and nowhere more so than in the work arena. The 9.00am to 5.00pm workplace is becoming a thing of the past and multiple jobbing will have an increasing role in the future. Many of us are moving to a position where we won't be so much self-employed as self-managing. It is these self management skills that must be taught, together with inculcation of the psychological strengths that are required to live with 'relentless enthusiasm'.

Future research

Future research is needed on mismatches between the job and work markets and on the future form of the work market. At present, managers and human resource specialist still think exclusively in terms of jobs. We need a more responsive work market in which portfolio workers are better informed of non-standard work opportunities and line and project managers are trained to use portfolio resources.

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