



‘What works’ in employment services and supports for mature-age jobseekers with acquired disability and health conditions

Evidence synthesis report

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Acknowledgement of Country

We respectfully acknowledge the Wurundjeri People of the Kulin Nation, who are the Traditional Owners of the land on which Centre for Inclusive Employment is located, in Melbourne's east and outer-east, and pay our respect to their Elders past and present. We are honoured to recognise our connection to Wurundjeri Country, history, culture, and spirituality through these locations, and strive to ensure that we operate in a manner that respects and honours the Elders and Ancestors of these lands. We also respectfully acknowledge Swinburne's Aboriginal and Torres Strait Islander staff, students, alumni, partners and visitors.

We also acknowledge and respect the Traditional Owners of lands across Australia, their Elders, Ancestors, cultures, and heritage, and recognise the continuing sovereignties of all Aboriginal and Torres Strait Islander Nations.

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Evidence review summary

More than one fifth of Australians aged 45-64 have acquired disability through illness or injury, chronic health conditions, or late diagnosis of disability. Their ability to work, and in what capacity, varies. It can depend on their type of disability and its impact on their health, movement, energy, time and personal resources. It can also depend on their work history, their education, where they live, the availability of work suited to their skills and circumstances, how that work is structured, their access to support outside work, and their household structure.

Growing numbers of Australians will spend up to half their working lives with acquired disability and chronic health conditions. The nature of work is also changing, locally and globally, bringing new challenges and opportunities for Australian employers and workers. Employment services and supports have a critical bridging role to play in this environment. They can help people find and keep work that suits their expertise, interests, and life outside work when their capacity to work changes due to disability or ill-health. They can also help employers understand and adapt to the changing workforce and to realise its full potential.


What we know about what works

Employment services and supports can't overcome all barriers to work for people who acquire disability or a health condition after the age of 45. However, understanding how individual circumstances and service systems shape the working lives of this group is important to begin to improve their employment outcomes.

What works

Available evidence from Australia and overseas suggests that keys to success for *employment services and supports* to improve employment outcomes for people aged over 45 with acquired disability or health conditions once they are out of work are to:

1. firmly position mature-age jobseekers with partial capacity to work as part of the labour supply in local labour markets
2. invest time with employers before and early in recruitment processes to build disability-confident workplaces, and create inclusive and flexible employment opportunities,

- 
3. shift the focus of customised or negotiated employment from medical diagnosis to the effect of disability on a person's capacity to work,
 4. give employers tools to successfully recruit, hire and retain mature-aged workers with acquired disability and chronic health conditions,
 5. give jobseekers tools to help them understand their rights and equip them to find and keep work suited to their strengths and circumstances,
 6. place more focus on equipping potential employers to prepare and manage (re)entry to work for mature-age new hires and less focus on equipping individual older jobseekers for work, and
 7. forge connections across service systems and sectors that support both employees' and employers' needs.

What doesn't work

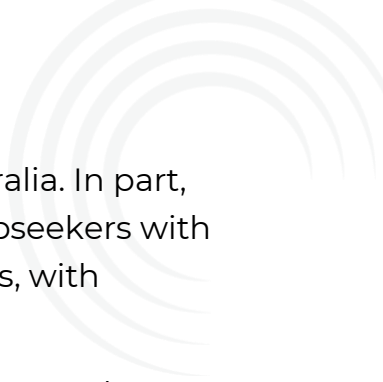
Australian labour force data and employment services caseload data suggests that current efforts to keep people aged over 45 attached to the labour market when their capacity to work changes due to disability or ill-health, or to help them return to work after their career is disrupted, are misdirected.

More than half of the Inclusive Employment Australia caseload is aged over 45, with the majority aged 55 and over. Most of these jobseekers have restricted capacity to work, in terms of hours or the type of work they can do. Many more Australians aged 45-64 with acquired disability or health conditions are engaged in mainstream employment services or are not in the labour force. Historically, the likelihood of them returning to work after they have been out of work is low.

Compliance-driven and individualised approaches to helping jobseekers aged 45 and over with disability and health conditions find and keep work are not meeting the scale of need for secure, inclusive, flexible, part-time, negotiated and customised working arrangements that can keep people attached to the workforce when their capacity to work changes and – importantly - that are compatible with other support they may need to cover rising health and disability-related costs. These approaches also undersell opportunities for employers presented by this underutilised talent pool in the emerging labour market.

What we don't know

While there are examples of success, there is no clear evidence of 'what works' in employment services and supports *at scale* to boost employment for people



aged 45-64 with acquired disability and health conditions in Australia. In part, this reflects the highly individualised nature of matching these jobseekers with varying skills and needs to employers with varying skills and needs, with different levels of effort and investment in different contexts.

The range of shifting individual, organisational and structural factors at the intersection of disability, health, ageing, income support and employment shaping the working lives of people aged 45-64 with disability and health conditions in Australia makes it difficult to confidently pinpoint where employment services and supports alone can improve their employment outcomes at a population level.

Importantly, the extent to which the private sector is willing and able to create well-paid and secure employment opportunities for older workers with disability and health conditions who have partial and fluctuating capacity to work, in addition to creating employment opportunities for other groups of marginalised jobseekers, needs closer examination.

Implications for employment services

What emerges consistently from research and practice is that barriers to work for people aged 45-64 with acquired disability and health conditions are overwhelmingly tied to the structure of work and surrounding systems keeping them out of the workforce. This indicates that shifting the focus of employment services for this group away from equipping individual jobseekers to work towards helping employers to create suitable employment opportunities for them is more likely to produce job outcomes for those on the caseloads of Inclusive Employment Australia and Workforce Australia than current approaches.

Overall, the evidence suggests that employment services should work closely and strategically with employers to build inclusive workplaces and flexible employment opportunities for jobseekers with diverse skills and needs in ways that explicitly add value to the employer's business. Success at a population level hinges on connecting employers to this untapped talent pool.

Executive summary

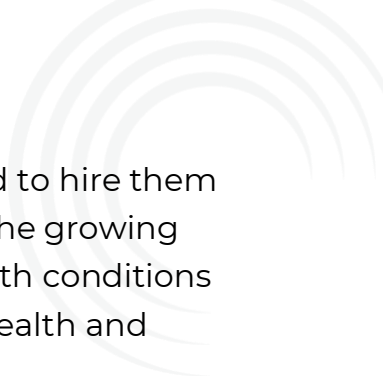
Background and context

The prevalence of disability in the Australian population peaks between the ages of 45 and 54. For people aged 45-64, the onset of disability can include chronic health conditions, acquired disability through illness or injury, or late diagnosis of disability. Their ability to work after acquiring a disability or long-term health condition, and in what capacity, varies widely. It can depend on their type of disability, its duration, and its impact on their health, mobility, energy, time and personal resources. It can also depend on their work history, their education, the availability of work suited to their skills and circumstances and how that work is structured, where they live, their access to support outside work, their household structure and their financial situation. Many of those things are not fixed.

More than half of the Inclusive Employment Australia caseload is aged over 45, with the majority aged 55 and over (Department of Employment and Workplace Relations, 2025; Department of Social Services, 2026b, b. Caseload Summary). Most of these jobseekers have partial capacity to work. Many more Australians aged 45-64 with partial or fluctuating capacity to work due to disability or ill-health are engaged in mainstream employment services or are not in the labour force. Once they are out of work, the likelihood of them returning to work with their age and disability status is low.

In recent years, research and reviews examining disability and labour market disadvantage in Australia have flagged consistent individual, organisational and structural barriers to work faced by people with disability in Australia and recommended action to address those barriers (Australian Government, 2023; Borland, 2025; Education and Employment References Committee, 2018; Ingold, Kakhkharov et al., 2025; O'Sullivan, McGann et al., 2021; Olney, Devine et al., 2023). Key recommendations include encouraging and equipping employers to create opportunities for people with partial or fluctuating capacity to work to enter or re-enter the workforce; addressing financial risks associated with work for people with disability relying on concessions to offset rising disability and health-related costs; smoothing transitions from school to work for young people with disability; and coordinating effort across employment services and other service systems accessed by people with disability of working age to uphold their right to work on an equal basis with others.

Those recommendations are reflected in policy, but there has been no shift in the labour force data. That may be because 'what works' to connect jobseekers



with diverse skills and needs with employers willing and equipped to hire them is not easily put into practice. That challenge is compounded for the growing number of jobseekers with acquired disability and long-term health conditions aged over 45, given the array of shifting factors across disability, health and ageing disrupting their working lives.

Purpose and audience

This report reviews Australian and international evidence to synthesise ‘what works’ in employment services and supports to move unemployed people aged over 45 with disability and health conditions into work, and what could work better in the current landscape to improve the quantity and quality of employment outcomes for that group in Australia.

Employment services providers cannot overcome all barriers to work for people whose capacity to work changes after the age of 45 due to disability and ill-health. However, understanding the intersecting influences of individual circumstances, systems and services on the working lives of this group is important to begin improving employment outcomes for those on the caseloads of Inclusive Employment Australia and Workforce Australia. In particular, it can help Inclusive Employment Australia providers identify where services and supports can be adjusted – within the boundaries of the Inclusive Employment Australia contract and funding model – to improve employment outcomes for the jobseekers aged 45-64 who constitute more than half of their caseload.

The purpose of this report is to identify how employment services and supports can best bridge gaps between local labour market supply-side factors (jobseekers’ attributes, skills and capacity to work), demand-side factors (employers’ attitudes, skills and workforce needs), and structural factors leading to people with health conditions and acquired disability leaving paid employment up to 20 years before retirement age (Australian Bureau of Statistics, 2024a, 2024b).

Key points

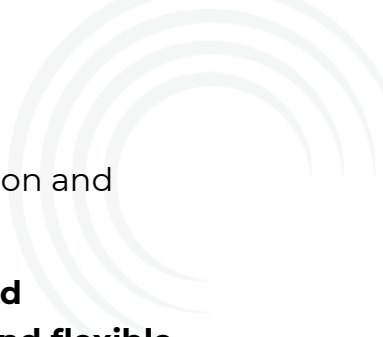
- The **ability to work, and in what capacity, varies widely** for people aged over 45 who acquire disability and health conditions.
- There is **high demand for secure, inclusive, flexible, part-time, negotiated, customised working arrangements** that are compatible with the various external support people need to cover health needs and rising disability-

related costs, enabling people to remain attached to the workforce when their capacity to work changes.

- There is **heavy reliance on the private sector** to create these employment opportunities, and employers' internal and external motivations to hire people over 45 with disability and health conditions need closer examination. However, evidence suggests that employment services can influence hiring decisions and job design in the current environment.
- Stimulating demand for these workers must also be balanced by **ensuring jobseekers are prepared and available for work**. Poor experiences of recruitment and employment arising from mismatched needs and expectations have long-term scarring effects on jobseekers, employees, employers and peers in the workplace that are difficult to overcome for future successful placements.

Key findings

- Australian labour force data and employment services caseload data suggests that **current efforts to keep people aged over 45 attached to the labour market** when their capacity to work changes due to disability or ill-health, or to help them return to work after their career is disrupted, are misdirected.
- **Robust local evidence of 'what works' remains scarce** in terms of employment services and supports successfully helping people aged 45-64 with acquired disability and health conditions find and keep work at scale or in different contexts.
- Existing research **relates to groups of jobseekers that overlap with, but do not directly align with all, characteristics of interest** for this report (Australian jobseekers aged 45-64 with acquired disability and health conditions). Due to the breadth of factors influencing employment outcomes for this group, this review explored evidence as closely related as possible to understand 'what works' in employment services and supports to address barriers to work for this group. Findings were cross-checked for rigour and relevance in line with Centre for Inclusive Employment standards.
- This report synthesises the evidence providing insights and examples of success in improving employment outcomes for people aged over 45 with acquired disability from Australia and overseas. The examples consistently indicate that **changing the structure of work is more likely to produce successful job outcomes than a focus on preparing individuals for work**.



However, existing evidence of success is limited in scope, location and duration, and some approaches are still being tested.

- The evidence calls for employment services to **work closely and strategically with employers to build inclusive workplaces and flexible employment opportunities** for jobseekers with diverse skills and needs in ways that explicitly add value to the employer’s business. Success hinges on increasing employer engagement.
- Evidence suggests that if employment services **help employers to reconceptualise their workforce and give them the tools and support they need** to successfully hire and retain workers with diverse skills and needs, that is likely to increase employment outcomes for jobseekers aged over 45 with acquired disability and health conditions on their caseloads in spite of structural constraints beyond their control.

Introduction

The question of ‘what works’ in employment services and supports for mature-age jobseekers with acquired disability and health conditions is not easily answered. Assessment of ‘what works’ in this landscape is tied to different measures of success for different stakeholders.

For jobseekers aged 45-64 whose capacity to work is impacted by disability and ill-health, ‘what works’ in employment services and supports may be support that helps them find and keep work that suits their skills and circumstances. For employers, ‘what works’ may be efficient access to workers that add value to their business. For employment services providers, ‘what works’ may be approaches that meet their contractual obligations and move jobseekers on their caseloads towards and into work. For the employment services system, ‘what works’ may be approaches that increase employment outcomes for mature-aged jobseekers on employment services caseloads that can be achieved with available resources and not achieved at the expense of other groups of marginalised jobseekers. At a whole-of-government level, ‘what works’ are approaches that measurably improve participation and employment rates for mature-aged jobseekers with acquired disability and health conditions, reducing current and future costs in other areas.

Assessment of ‘what works’ becomes even more complex if ripple effects and unintended consequences are factored into the analysis at each level.

Ultimately, however, an approach cannot be described as ‘what works’ if it has no measurable impact on the issue it is intended to solve. In this case, that issue is the growing number of people aged 45-64 with acquired disability and health conditions accessing employment services and income support systems in Australia, or leaving the labour force up to 20 years before retirement age (Australian Bureau of Statistics, 2024).

Data on disability and work

There has been a significant rise in disability prevalence among Australians under the age of 65 years over the last decade, as shown in **Figure 1** (Australian Bureau of Statistics, 2024). Between 2018 and 2022, the number of Australians with disability aged 45-64 years rose from 1.2 million to 1.46 million – an increase of more than 20% in four years (**Figure 1**, circled in red).



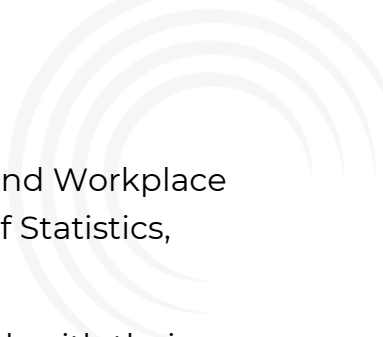
Figure 1: Number and age group of Australians living with disability, 2003 – 2022*

*Constructed from Data on Australians with Disability 2003-2022 ('Disability tables' in Australian Bureau of Statistics, 2024)

While 15% of Australians in the total working-age population identify as living with disability (2,675,900 of 17,224,000 people), this increases to 22% of the population in the age range of 45-64 years (1,459,100 of 6,429,549 people) (Australian Bureau of Statistics, 2024, 2025b).

People aged 45-64 with disability are a rapidly growing group accessing employment services and income support systems in Australia (Australian Bureau of Statistics, 2024). This mirrors trends in economic inactivity due to disability and ill-health in working-age populations in comparable countries (Department for Work and Pensions & Department for Business and Trade, 2025; Mayfield, 2025; Statistics Canada, 2024, 2025).

More than half of the Inclusive Employment Australia caseload is aged over 45, with the majority aged 55 and over (Department of Social Services, 2026b, b. Caseload Summary). Most of these jobseekers have partial capacity to work (Australian Government, 2023, pp. x, 13, 36-37, 153; Department of Social Services, 2026b, c. Caseload Details). Many more Australians aged 45-64 with partial or fluctuating capacity to work due to disability or ill-health are engaged in



mainstream employment services (Department of Employment and Workplace Relations, 2025) or are not in the labour force (Australian Bureau of Statistics, 2024a).

Once they are out of work, the likelihood of them returning to work with their age and disability status is low (Borland, 2020; Cassidy, Chan et al., 2020, p. 50).

For people with acquired disability and health conditions, permanently detaching from the labour force from the age of 45 years can be categorised as 'retirement' if they do not seek income support (Australian Bureau of Statistics, 2025b). This is framed as a choice, although the loss of up to two decades of income and superannuation increases the risk of these people (and their partners) prematurely exhausting their personal resources as they age (Olney, Mills et al., 2022; Olney & Yates, 2025). Yet in same age range, those aged 45-64 who are out of work without the means to self-fund their living costs are categorised as 'unemployed'. They remain attached to the labour force while they receive income support, and most are swelling the ranks of Australia's long-term unemployed (Cassidy et al., 2020, p. 50; Stainsby & Davidson, 2024, p. 26).

Research indicates people aged over 45 classified as unemployed experience stigma attached to 'not working' that is not experienced by those of the same age who are classified as retired. This has adverse effects on the unemployed group's health and wellbeing (Curchin, Suomi et al., 2022; Hetschko, Knabe et al., 2014; Suomi, Schofield et al., 2022).

The age of 45 is mid-career for someone whose working life could span from the ages of 22 to 67.

This is an underutilised pool of skilled workers. However, most have *partial* capacity to work, which is a significant barrier to employment in Australia. In 2022, 72.6% of people with disability who were *unemployed*, and 76.4% of those *not participating in the labour force*, had restrictions related to their disability around the type of job or number of hours they could work (Australian Bureau of Statistics, 2024a; Buckland, Dockery et al., 2024).

The need for more customised and negotiated employment to keep people with partial capacity to work attached to the labour market for as long as they are willing and able to work is clear. But further evidence on barriers to work for people aged 45-64 with acquired disability and health conditions indicates that employment opportunities must also enable people to cover rising health and disability-related costs, either through high wages or compatibility with supports to offset those costs, to ensure that working will not leave them worse

off financially or health-wise (Olney et al., 2022; Olney & Yates, 2025).

The number of people aged 45-64 with acquired disability and health conditions who remain on employment services caseloads for one year or more raises **three important questions** critical to delivering employment services and supports that can result in jobseekers finding sustainable employment.

The **first** is whether work is available for people with disability over 45 with partial or fluctuating capacity to work.

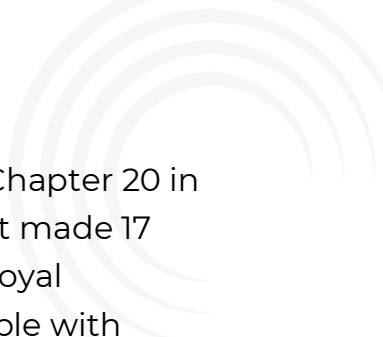
The **second** is whether available work is compatible with living with disability or ill-health and its ripple effects for people aged over 45 in Australia, particularly in relation to impacts on health and household finances.

The **third** is what can employment services and supports do to better help people in Australia continue to work when their capacity to work changes after the age of 45 due to disability or ill-health.

The changing labour market

Australia's working age population includes a growing number of people with disability (from Table 8: Estimated resident population, by age and sex by Australian Bureau of Statistics, 2024a; Australian Bureau of Statistics, 2025a). The nature of work is also changing, locally and globally, bringing new challenges and opportunities for Australian employers and workers (Australian Government, 2023). These shifts must be navigated carefully to ensure that people with disability can find and keep meaningful work in the emerging labour market.

Australia has a poor track record on this front. There has been no improvement in the relative employment rate of Australians with and without disability for more than two decades (Australian Government, 2023, p. x). That period has encompassed demographic shifts, changes in employment conditions, changes to welfare conditionality, and disruption to the labour market through the COVID-19 pandemic (Olney, 2021, p. 289). It has also encompassed national activity focused on increasing the participation of Australians with disability in the labour force, including a National Inquiry on Employment and Disability (Australian Human Rights Commission, 2005); Australia ratifying the United Nations Convention on the Rights of Persons with Disability in 2008 (United Nations (UN), 2006); successive national Disability Strategies that include Outcomes Areas for Employment and Financial Security (Australian Government, 2021); the creation of Disability Employment Services (DES) (Parliament of Australia, 2010, 2011); reform of disability services and support under the National Disability Insurance Scheme in 2013, underpinned by



economic modelling with a strong disability employment focus (Chapter 20 in Productivity Commission, 2011); a Disability Royal Commission that made 17 recommendations directly related to employment (Volume 7 of Royal Commission into Violence Abuse Neglect and Exploitation of People with Disability, 2023, pp. 27 - 35); the Australian Government's White Paper on Jobs and Opportunities, which commits to sustainable and inclusive full employment (Australian Government, 2023); the recent replacement of DES with Inclusive Employment Australia (Department of Social Services, 2026a); and reforms to the mainstream employment services system, which is supporting increasing numbers of jobseekers with disability, chronic health conditions and/or partial capacity to work (Department of Employment and Workplace Relations, 2025).

There is ample and robust evidence that increasing access to decent work for people with disability has private and public benefits, including improved health and wellbeing, higher income, and reducing pressure on government service systems (Australian Government, 2023; Productivity Commission, 2011). There are legislative and policy frameworks in place to promote and support that, although the effectiveness of those frameworks is open to debate (Royal Commission into Violence Abuse Neglect and Exploitation of People with Disability, 2023 Volume 5). Despite that, the gap in labour force participation between people with and without disability has persisted.

It calls for new thinking.

Developments

In its 2023 *Working Future* White Paper, the Australian Government set an objective of achieving ‘sustainable and inclusive’ full employment (Australian Government, 2023). This moves beyond traditional definitions of full employment in four areas of interest to people with disability (Borland, 2023).

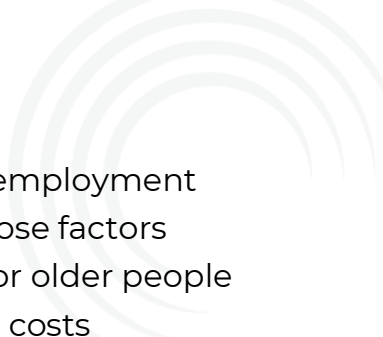
First, the paper describes full employment as ‘everyone who wants a job is able to find one without searching for too long’ (Australian Government, 2023, p. 44). Second, it extends the scope of achieving full employment beyond addressing unemployment to incorporate *underemployment* and potentially, people outside the labour force who would like to work but whose capacity to participate is constrained (Australian Government, 2023, p. 25). Third, it introduces an equity dimension to full employment, ‘giving attention to employment outcomes for specific groups and regions, as well as the aggregate national outcome’ (Australian Government, 2023, p. 25). Those groups include people with disability, whose employment outcomes remain well below the rest of the population even in strong labour market conditions. Finally, it ties full employment to job quality, and ‘decent jobs that are secure and fairly paid’ (Australian Government, 2023, p. 25).

The government’s commitment to *inclusive* full employment signals that over the long term, policy will be directed to broadening labour market opportunities, lowering barriers to work, and addressing what the paper designates ‘structural underutilisation’ of groups facing high barriers to employment, including people with disability (Australian Government, 2023, p. 24).

Achieving that objective will entail bridging gaps between local labour market supply-side factors (jobseekers’ attributes, skills and capacity to work), demand-side factors (employers’ workforce needs, skills and attitudes), and structural factors leading to people with acquired disability and health conditions becoming detached from the labour market before retirement age.

Labour force data and employment services caseload data in Australia suggests that current efforts to keep people attached to the labour market when their capacity to work changes due to disability or ill-health, or to help them return to work after their career is disrupted, are ineffective.

Efforts to improve employment outcomes for people aged over 45 with late-onset or progressive disability, who remain unemployed, underemployed or outside the labour force in high numbers even when demand for labour is high, must acknowledge shifting individual, organisational and structural factors at

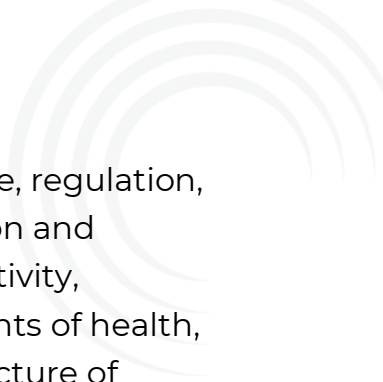


the intersection of disability, health, ageing, income support and employment that shape their 'capacity to work' in relation to available work. Those factors include practical challenges in working part time or episodically for older people facing rising health and disability-related costs, such as additional costs associated with working that are not incurred by people without disability on the same income, and the potential impact of insecure work on current and future access to income support and concessions, including risks associated with reporting variable income (Australian Government, 2023, p. 160; Olney & Yates, 2025).

There is also heavy reliance on the private sector to produce public policy outcomes tied to inclusive employment (Australian Government, 2021, 2023). The extent to which individual employers are both willing and able to create well-paid and secure employment opportunities for mature-aged people with disability who have fluctuating or partial capacity to work at the scale required needs much closer examination. For small-to-medium enterprises, market drivers, competition and business sustainability are paramount factors in decisions about shaping and building their workforces. For larger businesses, it is critical to note that in Australia, company directors have a clear fiduciary duty to act in the best interests of the company under the *Corporations Act* (Australian Government, 2001, Volume 1 5.3). While they 'may implement a policy of enlightened self-interest on the part of the company' they 'may not be generous with company resources when there is no prospect of commercial advantage to the company' (Chapter 8 in Ramsay & Austin, 2018). There is ongoing legal debate about whether corporate resources should be directed to 'improving the position of non-financier stakeholders, for example by accepting lower shareholder returns to improve employee or community outcomes' in the face of 'growing community expectation that large businesses will engage publicly on ESG [environmental, social and governance] issues in a constructive way' (Hanrahan, 2022, pp. 310, 329). Until that is resolved, the productivity impact of new approaches to hiring is a critical factor in changing employers' behaviour.

The relationship between market forces and employment for marginalised groups are a key reason why Article 27 of the United Nations Convention on the Rights of Persons with Disability (UN CRPD) calls for governments to create employment opportunities for people with disabilities in the public sector (Department of Economic and Social Affairs Disability United Nations (UN) 2006).

There are limits to what can be achieved by employment services providers in this environment. The balance between labour supply and demand can be



tipped by local and global market dynamics, technological change, regulation, demographics, migration, the accessibility and quality of education and training, employment conditions and wages, measures of productivity, concepts of employability and organisational fit, social determinants of health, the structure of tax and transfer systems, and the nature and structure of available work. However, a persistent barrier to work for people aged 45-64 with disability and health conditions on the caseloads of Inclusive Employment Australia and Workforce Australia is availability of work that matches their skills and adapts to their fluctuating or partial capacity to work. Given their numbers, addressing this issue could increase the employment rate of people with disability in Australia relatively quickly.

Aims of this report

This report offers information and resources to bridge barriers to work faced by jobseekers aged 45-64 with disability at the scale required in the current employment services landscape, with the aim of:

- raising awareness of barriers to work facing people aged over 45 who acquire or are diagnosed with disability or health condition that affects their capacity to work,
- assisting employment services providers to help mature jobseekers find and keep work that utilises the jobseekers' strengths,
- helping employment services providers engage and work with industries experiencing skill and labour shortages to promote the business benefit of hiring mature-age people with disability with specific skills,
- supporting employment services providers to help employers develop customised employment opportunities that attract, employ and retain experienced workers with disability,
- building the skills and capacity of employers to design and maintain inclusive workplaces, and
- building the skills and capacity of mature-age jobseekers and their support networks to balance paid work and life outside work.

The report also flags gaps in evidence needed to address emerging risks in policy and practice at the nexus of disability, ageing and unemployment.

Methodology

In line with the project brief from the Centre for Inclusive Employment, this evidence synthesis focused on data and evidence that is rigorous and relevant

to the topic, based on standards from the Australian Education Research Organisation Standards of Evidence (2022), shown in **Figure 2**.

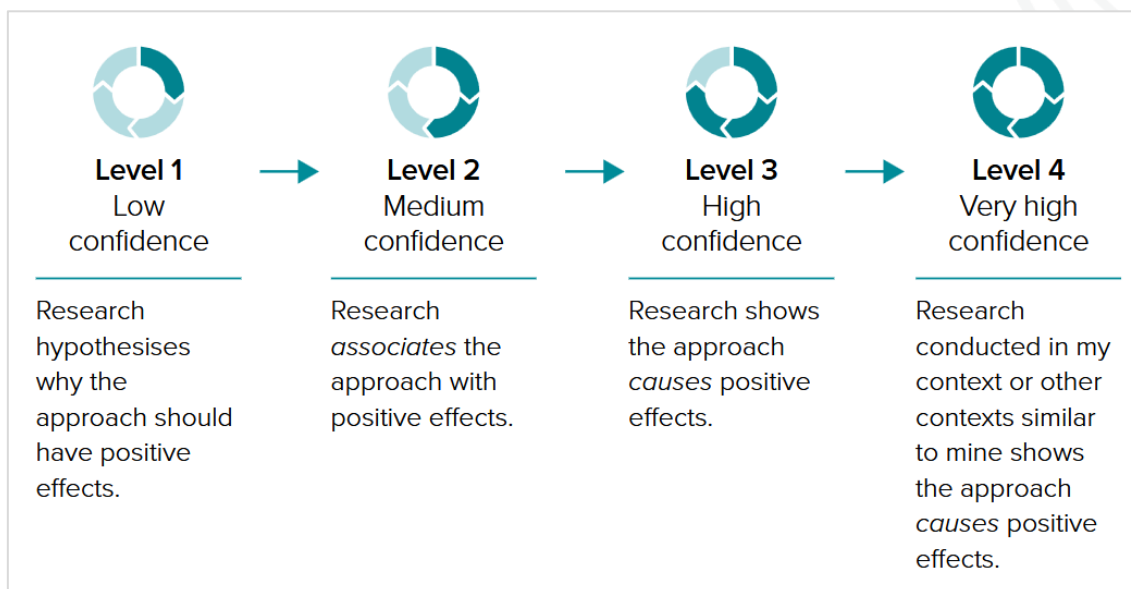



Figure 2: Standards of Evidence (Australian Education Research Organisation, 2022)

Information provided via the link in **Appendix 1** lists evidence examined in this review against these standards and questions posed for the review. As there is limited evidence relating directly jobseekers aged 45-64 with acquired disability and health conditions in Australia, the review draws on a range of evidence offering insights that can be applied to this group.

Understanding and addressing the range of barriers to work faced by unemployed people aged 45-64 with acquired disability and health conditions in different contexts involves multiple stakeholders, multiple perspectives, conflicting interests, and dynamic uncertainties. The growing number of people in Australia and comparable countries aged 45-64 with acquired disability and ill-health accessing employment services and income support systems or permanently leaving the workforce adds another layer of complexity to understanding what shapes their working lives. Exploring ‘what works’ in this fragmented legislative, policy and practice environment requires systems thinking in a real-world context. This lends itself to a Soft Systems Methodology, which attempts to foster learning and understanding of a ‘problem situation’ rather than setting out to solve a pre-defined problem.

The array of shifting individual, organisational and structural factors at the nexus of disability, health, ageing, income support and employment shaping the working lives of people aged 45-64 with disability in Australia preclude confident alignment of cause and effect in the delivery of employment services and supports.



Many of those factors lie outside the control of the employment services system, including:

- local labour market conditions,
- social determinants of health,
- the structure of the welfare system,
- the structure of the health system,
- the structure of the disability services and support system,
- accessibility of the built environment,
- availability of housing,
- availability of transport, and
- household composition.

This evidence review acknowledged that no single approach to delivering employment services and supports could account for all variables in this environment. The starting point was available government data on the cohort and evidence of their labour market disadvantage in Australia. With the required focus on employment services practice, it excluded evidence that required legislative change across jurisdictions, or policy change outside the employment services system. The aim was to identify opportunities within those parameters for employment services providers to improve employment outcomes for people aged 45-64 with acquired disability and health conditions on their caseloads.

The evidence reviewed was sourced through the project team's networks and desktop research. The evidence was analysed for quality and relevance to the theme of 'what works' in employment services and supports for mature-aged people who acquire disability or health conditions that restrict their capacity to work. The review focused on clarifying the context within which employment services and supports for people aged 45-64 are delivered in Australia, and identifying evidence-informed approaches in Australia and comparable countries (primarily the UK and Canada) likely to improve the quality and quantity of employment outcomes for people aged 45-64 with partial capacity to work.

Evidence reviewed included:

- latest releases of government population and labour force data in Australia,
- government population data from the UK and Canada,
- latest releases of employment services caseload data in Australia,

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- HILDA data,
 - findings of Royal Commissions, government reviews and independent reviews related to disability and employment in Australia, Canada and the UK,
 - academic literature examining aspects of disability, employment, ageing and labour market disadvantage in Australia and comparable countries through different lenses, with a focus on research published since 2020,
 - grey literature and industry reports published by governments, industry and the not-for-profit sector in Australia and overseas, and
 - resources intended to improve employment outcomes for people with acquired disability and health conditions.

Assessment of ‘what works’, and evidence gaps, was based on findings replicated in peer-reviewed research and grey literature from multiple sources. Manual thematic analysis of data on people’s experiences of employment transitions related to disability and ill-health, using a coding frame, revealed key themes in barriers to work for the target cohort that were consistent with barriers to work publicly flagged by disability advocacy organisations.

The members of the research team also had lived experience of disability and chronic health conditions.

Findings

Review questions posed by the Centre for Inclusive Employment in commissioning this evidence synthesis sought answers to ‘what works’ in employment services and supports for older jobseekers with acquired disability and health conditions that result in employment and retention of this cohort in the labour market. With persistently poor employment outcomes for jobseekers aged 45-64 with disability with partial capacity to work in both disability employment services and mainstream employment services in Australia, robust local evidence of ‘what works’ in employment services and supports to help them find and keep work is scarce. However, evidence also indicates this can largely be attributed to factors outside the control of employment services.

There is important foundational work to be done to fill evidence gaps in what shapes the lives and livelihoods of Australians aged 45-64 with disability and ill-health in different locations and contexts at the nexus of disability services and supports, the health system, ageing, the welfare system and employment. There are also evidence gaps to be filled on the private sector’s internal and external motivations to create employment opportunities for this cohort.

Without this work, questions about how employment services can best help those who are unemployed find and keep work cannot be answered with confidence.

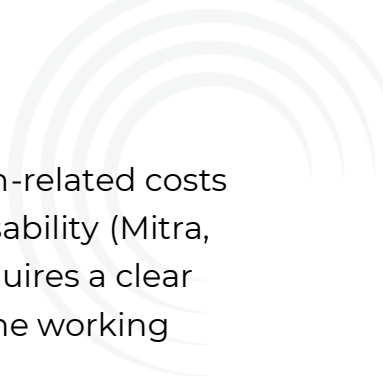
The need to focus on mature-aged jobseekers

The prevalence of disability that can change a person's capacity to work rises sharply in the Australian population from the age of 45 years (Australian Bureau of Statistics, 2024a, 2025b). For people aged 45-64, the onset of disability through progressive or co-existing chronic health conditions, acquired disability, or late diagnosis can disrupt or end their working lives up to 20 years before they reach retirement age.

This situation is not unique to Australia. In the UK, one quarter of the working age population is economically inactive due to ill health and disability (from Chapter 3, UK Government, 2024 [updated 2025]), and half of those are people aged 50-64 years (GOV.UK, 2018, 2023). The number of people not working due to health problems in the UK is due to increase to 40% by 2030 (Mayfield, 2025; cited in GOV.UK, 2021 and Astriid, 2023 Public Health England & the Work Foundation, 2017), with people 'living longer but getting sicker sooner' (Department for Work and Pensions & Department for Business and Trade, 2025; Mayfield, 2025). In Canada, unemployment rates for people with disabilities have been steadily rising – particularly among men – compared to people without disabilities (Statistics Canada, 2024, 2025).

In Australia in 2025, 54.4% of the disability employment services caseload was aged over 45 (131,198/241,359) and 32.4% of the caseload was aged over 55 (78,293/241,359) (Department of Social Services, 2026b). Despite women aged 45-64 years outnumbering men in disability prevalence data (Australian Bureau of Statistics, 2024a), there are more males than females of that age in the disability employment services caseload (Department of Social Services, 2026b). This may reflect evidence that women are less likely to successfully apply for disability-specific support like the Disability Support Pension and the NDIS than men (Disney, Yang et al., 2025), and that women aged 45-64 with disability on income support may be more likely to be referred to mainstream employment services.

The Australian Government's recent White Paper on Jobs and Opportunities highlights the role of employment in improving 'physical and mental health' and 'improving standard of living' through income generated by employment (Australian Government, 2023). However, these benefits can only be realised for people with disability aged 45-64 through safe, sustainable and meaningful



work, and a level of income sufficient to cover disability and health-related costs and provide an equivalent standard of living to people without disability (Mitra, Palmer et al., 2017; Olney & Yates, 2025). Achieving this at scale requires a clear understanding of the circumstances shaping the lives – not just the working lives – of this cohort.

Common conditions that limit work activity for people aged 45-64 and drive early retirement are musculoskeletal conditions and mobility issues (related to ageing or injury), chronic pain, fatigue, mental health conditions and anxiety disorders (sometimes linked to burnout and stress in previous employment), and compounding chronic conditions often linked to social determinants of health (Australian Government, 2023, p. 152). Among women aged 45-64, symptoms associated with perimenopause and menopause are also a critical factor (Australian Bureau of Statistics, 2024a; Women's Health & Wellbeing Program, 2023, pp. 6-9). Those with fluctuating, chronic or progressive conditions face compounding barriers to work related to disability, health, gender, ethnicity, age, and local labour-market conditions (Australian Bureau of Statistics, 2024a; Olney & Yates, 2025; Women's Health & Wellbeing Program, 2023).

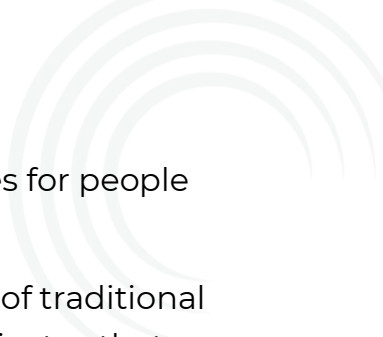
The constantly shifting intersections between these conditions and other aspects of life limit opportunities for people with disability in this age range to find work that utilises their skills and strengths and meets their specific needs.

This flags a need for more customised and negotiated employment, and more disability-confident workplaces, to keep people with partial capacity to work attached to the labour market for as long as they are willing and able to work. It also calls for streamlined arrangements across government to enable people with fluctuating capacity to work to move between income support, healthcare concessions and short-term or episodic work without jeopardising access to support when they are unable to work.

An opportunity for employment services

In 2025, more than half (54.1%) of the disability employment services caseload was comprised of people aged over 45, and approximately one third of the caseload was people aged over 55 (Department of Social Services, 2026b).

Employers are routinely approached by organisations seeking work for different groups of marginalised jobseekers. Jobseekers in this group can gain support by Workforce Australia or Inclusive Employment Australia, depending on eligibility for the respective service. Considering the size of this cohort, employment services will need to adapt to meet the needs – both current and



future – for customised and negotiated employment opportunities for people whose capacity to work changes during their working life.

However, the scale and urgency of that need is beyond the scope of traditional one-person-at-a-time approaches to job placement. Evidence indicates that redirecting some investment currently focused on employees, including activation, work readiness and progress towards employment, toward employers is likely to yield higher numbers of employment outcomes in the case of mature-age participants with partial capacity to work. This redirected focus from single employees to building demand, capacity and workplace readiness in potential employers creates an environment that supports placements at greater scale and with greater success than is current possible with by focusing on individual jobseekers.

Coordinating approaches between Workforce Australia and Inclusive Employment Australia also provides further opportunity and ensures these two organisations collaborate rather than compete for work suitable for similar jobseekers with disability. Doing so supports the goals of working together to support the disability employment sector (Department of Social Services, 2024) to increase the rate of people with disability in safe, meaningful paid work.

Efforts by both disability-specific and mainstream employment services to boost employment outcomes for people with disability have been hampered by systemic and structural barriers outside their control (Royal Commission into Violence Abuse Neglect and Exploitation of People with Disability, 2023). For people whose capacity to work has reduced in the second half of their working life due to disability and ill-health, those barriers include the interplay between the health system, the disability support system, the welfare system, the structure of work, and their individual circumstances.

Evidence examined in this report provides insights and examples of success for subsections of this cohort from Australia and overseas, but they are limited in scope, location and duration. To date, none have demonstrated impact on national or regional participation and employment rates, irrespective of their location or scope. This indicates a need for deeper understanding of barriers to work faced by people who acquire disability over the age of 45, and a shift in policy and practice across a range of jurisdictions to keep them engaged in the labour market at scale.

Discussion

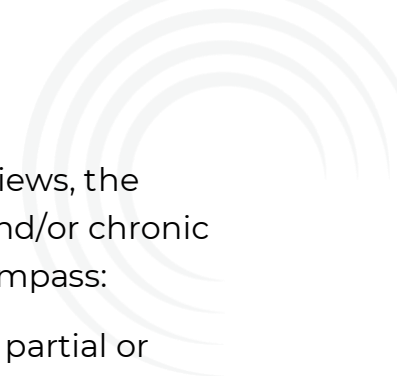
Bridging barriers to work for mature-age jobseekers

People aged 45-64 with disability and health conditions face intersecting and compounding barriers to work on multiple levels (Australian Government, 2023, p. 165). Acquired disability has been cited as the most common reason for men losing contact with the labour force and the second most common reason for women, after childcare responsibilities (Australian Government, 2023, p. 165). While employment offers potential benefits for people's health and financial wellbeing, mature-age jobseekers with disability must grapple with complexities and trade-offs in working that do not fit neatly into standard cost/benefit analyses (Australian Government, 2023, pp. 148-149).

Regardless of what is driving increased prevalence of disability in Australia's working-age population, or how it is measured in different jurisdictions, the risks are consistent. People with disability are more likely to experience poor health, including poorer mental health; higher levels of poverty; housing insecurity; unemployment; lower levels of income and labour force participation; and are more likely to experience abuse and discrimination (Kavanagh, 2020).

Australia cannot boost the employment rate of people with disability at a population level without addressing entrenched labour-market disadvantage among the growing number of people aged 45-64 whose working lives are disrupted by disability and ill-health.

These jobseekers face direct and indirect costs in working that are inherently linked to their disability status and health conditions, and these costs are not always financially quantifiable (Brown & Malbon, 2025; Hale, Ruddock et al., 2025; Herd & Moynihan, 2018; Mitra et al., 2017; Olney & Yates, 2025). They incur non-discretionary disability-related and health-related expenses that others on equivalent incomes do not, meaning they do not achieve equivalent standards of living through employment (Olney et al., 2023; Olney & Yates, 2025). They may also incur additional expenses on transport (Australian Human Rights Commission, 2005), personal care, medications, assistive technologies, food and home help that they would not require if they were not working (Mitra et al., 2017; Olney et al., 2023).



In academic research, government reviews and independent reviews, the overarching factors reported as affecting people with disability and/or chronic health conditions' ability to engage with the labour market encompass:

- the **availability of work** for people with disability over 45 with partial or fluctuating capacity to work,
- the **compatibility of available work with living with disability or ill-health** and its ripple effects for people aged over 45 in Australia, particularly in relation to impacts on health and household finances, taking into account variations in their personal circumstances, and
- **coordination of effort and investment** at individual, organisational and structural levels that could help people in Australia continue to work when their capacity to work changes after the age of 45 due to disability or ill-health.

The extent to which living with disability and health conditions absorbs time and energy; people have access to support that can offset the cost of living with disability and ill-health; and people can balance their capacity to work with these factors, can be highly variable. When these factors intersect with characteristics such as health, age, gender, education, ethnicity, location, financial circumstances and household composition, understanding a person's capacity to work becomes even more complex.

Research specifically focused on jobseekers aged 45-64 with acquired disability and health conditions is limited. Consequently, this review draws on evidence relating to improving employment for people with acquired disability more generally that can be directly applied to mature-aged jobseekers.

Cumulative insights from this research indicate that employment services cannot address barriers to work for all people aged 45-64 with acquired disability and health conditions. However, **understanding the intersecting influences of systems and services on the working lives of people whose capacity to work changes after the age of 45 due to disability and ill-health is important to begin to improve employment outcomes for those on the caseloads of Inclusive Employment Australia and Workforce Australia.** From that base, employment services and supports can forge connections across service systems and sectors that support both employees' and employers' needs.

The evidence examined in this review by theme is summarised in the Evidence synthesis resource list available via the link in Appendix 1. It includes academic and grey literature examining aspects of disability, employment, ageing and

labour market disadvantage in Australia and comparable countries through different lenses.

Research focused on mature-age jobseekers with acquired disability and/or chronic health conditions in Australia is limited and context-specific, and labour force data suggests that efforts to improve their prospects of finding and keeping employment are misdirected. In the absence of Australian trials directly linking interventions to employment outcomes for people aged 45-64 with acquired disability and health conditions at scale, this review examined evidence on broader cohorts for insights into barriers to work and labour market disadvantage that could be inform employment services practice in working with that group.

Government datasets on population, labour force participation, disability and employment services

The review began by examining ABS data, SDAC data, Inclusive Employment Australia caseload data and Workforce Australia caseload data related to the target group. Population data shows that the prevalence of disability in Australia's working age population is increasing, with numbers peaking between the ages of 45 and 54. Labour force data and employment services caseload data in Australia shows growing numbers of people with disability aged over 45 accessing employment services and income support systems. Caseload data for people aged over 45 with disability in both mainstream and disability employment services reveals poor employment outcomes. This suggests that efforts to keep people aged 45-64 attached to the labour market when their capacity to work changes due to disability or ill-health, or to help them return to work after their career is disrupted, should be refocused.

Employment for ageing workers with acquired disability

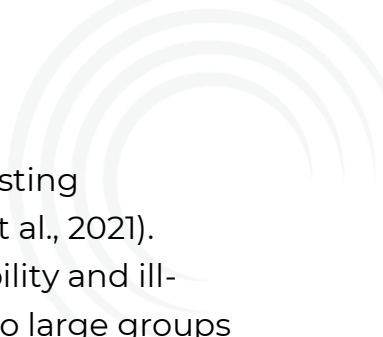
Evidence reviewed on employment for ageing workers with disability included peer-reviewed research and reports examining employment for ageing workers with acquired disability and the need for 'bridge employment' to encourage the growing mature-age population in Australia to remain within or rejoin the labour market (Luke, McIlveen et al., 2016); the importance of the structure of work and customised employment for mature-aged workers with diverse motivations and barriers to work to remain in the workforce (ARC Centre of Excellence in Population Ageing Research (CEPAR), 2019, p. 11; Knardahl, Johannessen et al., 2017; Smith, 2014); and the importance of workplace culture in successful re-entry of injured mature-aged workers to the workforce (Gray, Sheehan et al., 2021).

The influence of living with disability and health conditions on time and energy

Evidence reviewed on the impact of living with disability and health conditions on time and energy encompassed peer reviewed and disability inclusive research and government reports. The research examines how time and energy absorbed by living with disability and health conditions can be at the expense of work, self-care, and relationships with partners, family and social networks (Hale, Benstead et al., 2021, p. 25). In addition to time and energy consumed by physical and psychological effects of disability and health conditions and associated management and treatment of those effects (Hale, 2025; Hale et al., 2021; Hale, Hoque et al., 2025; Hale, Ruddock, et al., 2025), time and energy is consumed by the administrative burden of understanding and navigating fragmented and complex service systems, including manual income reporting that is cross-checked against benefits and entitlements flowing from Centrelink and Services Australia (Brown & Malbon, 2025; Herd & Moynihan, 2018). Evidence from government revealed that people with disability have reported that the process of engaging with employment services can in itself be a barrier to work (Australian Government, 2021). There is also work underway in the ATO and Services Australia on cross-agency automation of earnings data to replace regular manual income reporting (Bajkowski, 2026), although there are issues to be explored in the wake of Robodebt about the extent to which people with disability will trust automated reporting. Responses to a dedicated disability-related module in the Jobs and Skills Australia (JSA) Recruitment Experiences and Outlook Survey revealed scope to increase flexible work and job design to accommodate individual needs and circumstances (Jobs and Skills Australia, 2026, p. 10).

Energy-limiting conditions

Peer-reviewed and disability inclusive research examining energy-limiting conditions highlights the effect of certain health conditions on an estimated one third or more of people living with disability and ill-health (Astriid, 2023b; Hale et al., 2021; Hale, Ruddock, et al., 2025). 'Energy-limiting condition' is a relatively new term, coined in response to research reporting many people experience debilitating fatigue associated with acquired disability and ill-health. The effects can include fluctuating energy, cognitive dysfunction, diverse illness symptoms, flare-ups of existing health conditions, and sensory sensitivity, all of which influence people unpredictably, affecting their capacity to work at consistent times. People describe the constant need for energy trade-offs, strategically rationing energy to minimise or manage symptoms, and moment-



to-moment shifts that make inflexible working conditions and existing employment performance standards challenging to meet (Hale et al., 2021). Importantly, this evidence indicates that while the causes of disability and ill-health vary widely, often the *effects* of disability can be common to large groups of people (Hale et al., 2021, p. 16). As workforce participation for people living with energy-limiting conditions hinges on the way work is designed (Hale, 2025; Hale, Hoque, et al., 2025), this presents a compelling case for employment service providers and employers to move away from focusing disability workplace adjustments on the *cause* of disability to its *effect*.

The financial cost of living with disability and health conditions

This evidence encompassed peer-reviewed research and reports on costs of living with disability and health conditions. It demonstrates that people's living standard tends to drop at the onset of disability (Mitra & Palmer, 2023, p. 10) and the financial cost of healthcare and disability can negatively affect health and wellbeing (Mitra & Palmer, 2023, p. 11; Women's Health & Wellbeing Program, 2023, pp. 6, 8). These non-discretionary expenses mean that to obtain equivalent standards of living, the incomes required by households with and without people with disability differ (Mitra & Palmer, 2023, pp. 11-12; Mitra et al., 2017; Olney & Yates, 2025). For mature-age people with disability, working can exacerbate their physical and cognitive symptoms (Hale et al., 2021; Hale, Hoque, et al., 2025; Hale, Ruddock, et al., 2025), leading to additional health-related appointments, medication, documentation and disruption to work. Competing cost pressures can also limit access to support that is vital to gaining and maintaining employment, such as secure housing, childcare and technology, further entrenching barriers to work (Australian Government, 2023, pp. 58, 148; National Disability Insurance Scheme (NDIS), 2023, 2024b; Shields, Kavanagh et al., 2024).

Variable access to support outside work

This evidence encompassed government and independent reports, which revealed that variable access to support outside work had flow-on costs linked to work for people aged 45-64 with disability and health conditions. For example, a person working may need to employ help at home. In this case, there would be a significant gap in the financial benefit on work between someone with access to a non-means tested NDIS package that included this kind of support, and someone who is covering that cost from their income (Olney et al., 2022). For both groups, if their income crosses a means-tested threshold for concession card eligibility, they will pay more for medication,


medical appointments, transport, utilities and other essentials (Australian Government, 2023, pp. 159-160; Australian Human Rights Commission, 2005; Services Australia, 2025). Covering these additional expenses requires a high and stable level of income (Olney et al., 2022; Olney & Yates, 2025).

Costs of work for people with acquired disability and health conditions and their households

Research examining the costs of work for people with acquired disability and health conditions and their households suggests in some cases, costs associated with working incurred by a person living with disability and/or health conditions can reach a point where working is not financially viable (Iacono, 2025, p. 1; Olney & Yates, 2025). This includes insufficient income earned to cover any loss of means tested offsets for disability and health related costs, tax implications for the household, and personal trade-offs in entering the workforce, including additional support required at home (see research on access to support outside work) and time consumed outside work to report income earned and tracking various thresholds for entitlements to offset costs (Australian Government, 2023, pp. 157-158; Iacono, 2025, pp. 4-5). People with fluctuating capacity to work cannot move smoothly between work and income support, and regaining income support after it is lost is 'complicated, time-consuming and carries a degree of uncertainty which may create anxiety around less secure job opportunities' (Australian Government, 2023, p. 160; Olney, Deane et al., 2021; Olney et al., 2022; Olney & Yates, 2025). People currently aged 45-64 also fall into the 'Sandwich Generation' – disproportionately women (Australian Government, 2023; Weeks, Kowalewska et al., 2025) – who may be providing unpaid care to children, grandchildren and ageing parents. Approximately 30% of people aged 45-54 undertake unpaid care for children under 15 years of age, and for 24.7% of women and 0.2% of men, this represents the main reason they are unable to start work or increase their hours (Australian Government, 2023, p. 162). Furthermore, of people who are carers of people with disability, 41% have disability themselves (Australian Bureau of Statistics, 2024a). This care absorbs time and energy and can have additional adverse effects on an individual's health and wellbeing (Gervais & Milliar, 2024). As such, the extent to which decisions about work are made by households and not individuals needs closer examination (Olney et al., 2022; Olney & Yates, 2025; Women's Health & Wellbeing Program, 2023, p. 6).

Compounding factors impacting employment

Research and government reports highlights the fluctuating intersection of disability and ill-health with other markers of disadvantage, produces greater



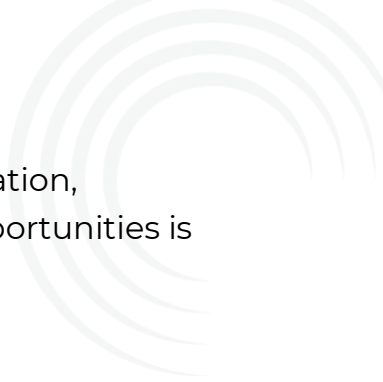
labour market disadvantage than the sum of individual factors suggest (Australian Government, 2023, pp. 23, 154-155; Mitra & Palmer, 2023, p. 13; Olney & Yates, 2025). The traditional flow of workplace adjustments and supports that focuses on type of disability defies the logic of the compounding effects and their impact on employees. For mature-age jobseekers, the impact of disability on their working life varies widely depending on how work is structured, the availability of work suited to their skills and circumstances, a person's health, age, gender, education, ethnicity, location, financial circumstances, household composition, and access to support outside work. Many of these elements are not fixed. Furthermore, those with co-existing conditions may have dynamic or periodic limitations that have shifting ripple effects on their capacity to work (Hale, Ruddock, et al., 2025).

Women with disability and health conditions and work

Peer-reviewed research, government reports and data reveals that women aged 45-64 experience biological factors that disproportionately affect their ability to maintain employment as they age, including health conditions relating to pregnancy or childbirth, perimenopause and menopause (Australian Government, 2023, pp. 164, 166; Women's Health & Wellbeing Program, 2023, pp. 5, 6, 8). Women are also more likely than men to experience mental-health conditions and debilitating chronic pain (Women's Health & Wellbeing Program, 2023, pp. 5, 8) and, in this age bracket, experience additional unpaid caring responsibilities (eg: Weeks et al., 2025). Although women aged 45-64 years outnumber men in disability prevalence data (Australian Bureau of Statistics, 2024a), there are more males than females of that age in the disability employment services caseload (Department of Social Services, 2026b). This may reflect evidence that women are less likely to successfully apply for disability-specific support like the Disability Support Pension and the NDIS than men (Disney et al., 2025), and that women aged 45-64 with disability on income support may be more likely to be referred to mainstream employment services. Despite this, international economic trends suggest that women experience lower employment levels than men in groups living without disability. Conversely, women reportedly have higher employment levels than men in groups living with disability, although further research into the intersection of disability and gender is needed (Mitra & Palmer, 2023, p. 19).

Place-based disadvantage

Research and data examining place-based disadvantage indicates this disproportionately affects people aged 45-64 with disability and health conditions. Finding affordable and accessible housing can mean living in places



where access to health and disability services and supports, education, transport, technology, community activities and employment opportunities is limited (Olney & Yates, 2025).

Corporate governance and corporate social responsibility

Heavy reliance on employers in the private sector to voluntarily create well-paid and secure employment opportunities for mature-aged people with disability who have fluctuating or partial capacity to work at the scale required needs closer examination. In Australia, company directors have a clear duty to act in the best interests of the company under the Corporations Act (Australian Government, 2001, Volume 1 5.3; Chapter 8 in Ramsay & Austin, 2018). There is ongoing legal debate about whether corporate resources should be directed to 'improving the position of non-financier stakeholders, for example by accepting lower shareholder returns to improve employee or community outcomes' in the face of 'growing community expectation that large businesses will engage publicly on ESG [environmental, social and governance] issues in a constructive way' (Hanrahan, 2022, pp. 310, 329). Until that is resolved, the productivity impact of new approaches to hiring is a critical factor in changing employers' behaviour.

From barriers to bridges

This section focuses on evidence-based barriers to work for people aged 45-64 with acquired disability and health conditions and associated bridges that can be built or strengthened by employment services and supports, within the limits of their capacity to overcome structural labour market disadvantage. These bridges focus on improving the compatibility of available work with living with disability or ill-health and its ripple effects for people aged over 45 in Australia at the scale required.

These approaches can be implemented by employment services providers in Australia under existing service contracts at scale, with the primary aim of improving employment outcomes for 54.1% of the Inclusive Employment Australia caseload, and the people with disability constituting 32% of the Workforce Australia caseload.

Barrier: Conscious and unconscious bias in recruitment and employment

This barrier to work for jobseekers aged 45-64 with disability and health conditions can encompass:

- employers and colleagues **overlooking the value of ability and focusing on the cost of disability**, overestimating potentially adverse consequences, or viewing hiring a person aged over 45 with disability or health conditions as corporate social responsibility rather than broadening their talent pool (Australian Government, 2021, 2023; Australian Human Rights Commission, 2025; Department of Social Services, 2024; Gould, Mullin et al., 2021; Hernandez & McDonald, 2010 cited in Gould, Mullin et al., 2021, p. 420; Jentz, 2026; Potter, Hatch et al., 2021);
- **employers excluding candidates based on disability and age** (aged 55 and above), with a report published by the Australian HR Institute (AHRI) reporting at least seven in 10 employers exclude jobseekers according to these factors or others, including having a history of mental illness, long-term sickness, neurodiversity, long-term unemployment and Aboriginal or Torres Strait Islander heritage (Australian HR Institute (AHRI), 2026; Herbert & Vujkovic, 2026). However, it must be noted that evidence of disability discrimination in recruitment is inconsistent, as over 2,000 responses to a dedicated disability-related module in the Jobs and Skills Australia (JSA) Recruitment Experiences and Outlook Survey revealed that 29% of employers reported having staff with disability and 59% of those who hadn't, said they were open to doing so (Jobs and Skills Australia, 2026, p. 4);
- **work itself being designed in ways that prevents access** (Hale, Hoque, et al., 2025). Workplaces and the roles within them are structured on the capitalist-inspired 'ideal worker', who must be able-bodied to be productive (Foster & Wass, 2012). Not only has the nature of work shifted, but the tools and understanding now exist to enable employers to foster conditions for people to be successful in the workplace by doing things differently. As such, accessing the talent offered by people who do not – or cannot – fit traditional this model requires the design of work itself to change, enabling conditions that benefit both the employer and the employee (Hale, Hoque, et al., 2025, p. 6)
- employers **not understanding or offering the flexible conditions needed** for people to work productively while living with disability or health conditions, resulting in a lack of available jobs compatible with living with disability or ill-health (Australian Government, 2023; Erum, 2025; Evans, Ruddock et al., 2026; Foster & Wass, 2012; Gratton, 2022; Hale, 2025; Hale et al., 2021; Hale, Hoque, et al., 2025; National Disability Insurance Scheme (NDIS), 2024a, 2024b). This includes limited understanding of when flexible working conditions, such as part-time hours or work from home, could be incorporated (Hale, Hoque, et al., 2025, p. 7), and the effects and needs of

long-term episodic conditions, which are essential to successful flexibility for people with a variety of health conditions (Gignac, Bowring et al., 2023, pp. 153-154);

- **flexible work options and job carving being seen as a benefit earned** by a trusted and valued employee, rather than something extended to new hires (Hale, Hoque, et al., 2025, p. 6). Paradoxically, this requires a person with disability or health conditions to be able to thrive and perform in an environment unsuited to their needs to ‘earn’ the requirements to do their job safely and well (Hale, Hoque, et al., 2025, p. 7). This perception also carries with it anxiety that such conditions, if negotiated, can be taken away.
- **negotiating part-time hours for people who are unknown to the organisation** and enter without established social capital to leverage is challenging and employers tend to look unkindly on candidates who attempt to do so (Hale, Hoque, et al., 2025); and
- employers **valuing and validating some disabilities over others** and lacking understanding of invisible disability (Australian Government, 2021; Jentz, 2026; Stratton, Einboden et al., 2018).

Bridge 1: Firmly position mature-age jobseekers with partial capacity to work as part of the labour supply in local labour markets

Employment services can work to position mature-age jobseekers with acquired disability and health conditions as part of the labour supply market by:

- recognising the need to **overcome stigma and misconceptions** about people with disability in the workplace (Australian Government, 2023; Government of Canada, 2026; UK Government, 2024 [updated 2025]) and provide a more realistic, nuanced view of people with disability as defined by more than their health status; living complex lives and offering valuable skills in the workplace. This can highlight the value of engaging this largely untapped talent pool as rewarding for the organisation (Accenture with Disability:IN & American Association of People with Disabilities, 2018), as well as the employee. Positioning these jobseekers as offering mutual benefit is key to moving employers to action (Australian Disability Network, 2025a).
- **develop a compelling business case** for flexible conditions (Hale, Hoque, et al., 2025, p. 9), including what works in organisations – and the associated benefits of employing people with disability to incentivise employer adoption of impactful workplace initiatives (Mayfield, 2025), and position mature-aged jobseekers with acquired disability and health conditions as **an**

underutilised, skilled and flexible talent pool (Astriid, 2023a; Hale, Francis et al., 2023). Current narratives around employing people with disability represent prospective employees using a deficit-based lens that focuses on corporate social responsibility and benefits to the individual rather than the organisation (see for example Australian Government, 2021). Shifting to a ‘flexibility as opportunity’ narrative that maximises productivity and safety (Allan, 2026; Hale, Hoque, et al., 2025, p. 9), and highlighting other tangible benefits to *the organisation* for hiring from this valuable talent pool enables leaders to understand benefits and justify decisions as being in the best interest of their stakeholders, thus complying with these governing legislative requirements (Austin, Ford et al., 2005) and promoting an inclusive, skilled workforce.

- **shift the current balance** of working with individual jobseekers to prepare them to work (Department of Social Services, 2025) to a more involved focus on increasing the availability of work suited to the skills and circumstances of jobseekers who have acquired a disability or health condition during their working life, which is more likely to produce positive, sustainable job outcomes (Hale et al., 2023).

Bridge 2: Invest time with employers before and early in recruitment processes to build disability-confident workplaces, and create inclusive and flexible employment opportunities

When placements don't work out, significant trauma can be experienced by the jobseeker – and, while less expected, by the employer. As such, employment services providers have ‘dual customers’ – the employer *as well as* the jobseeker (Australian Disability Network, 2025a). Considering this, ***the value of investing time with employers early in the job placement process cannot be overstated.***

Under the right conditions, **flexible work conditions** provide value to both the business and employee, expanding employment opportunities, opening up talent and access more skilled workers (irrespective of location), and helping people balance paid work with health and other priorities (Australian Government, 2023; Hale et al., 2023; Hale, Hoque, et al., 2025; Jobs and Skills Australia, 2026, p. 10). Flexible conditions can include offering:

- **work from home or other locations** on an unlimited basis or as often as possible, including at short notice. This option saves time and energy expended on a commute (Evans et al., 2026; Gratton, 2022; Hale, 2025; Hale, Hoque, et al., 2025, p. 18), saves people the financial outlay of travel (Olney & Yates, 2025) and enables people with health conditions to manage their

health-related needs in a comfortable, private environment. It also aligns with emerging legislation (for example, Victorian, see Allan, 2026), although the influence and coverage of this is yet to be established (Bare, Dunlop et al., 2026).

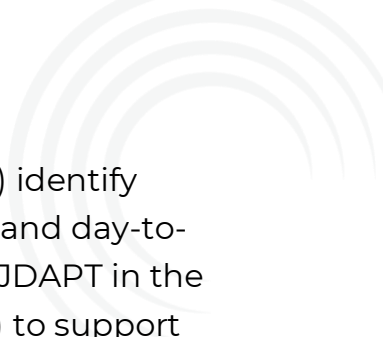
- **flexible working hours** wherever possible, to allow people to manage their health and energy (Australian Government, 2023, p. 156; Hale, 2025; Hale et al., 2021; Hale et al., 2023; Hale, Hoque, et al., 2025; Hale, Ruddock, et al., 2025), including working outside of particular timeframes according to the person's needs (Evans et al., 2026).
- **part-time roles** afford mature-age workers ability to manage their health and other commitments (Gray et al., 2021, pp. 29-30) and afford mental-health benefits when compared to a person remaining unemployed (Shields, Kavanagh et al., 2024).

Bridge 3: Shift the focus from medical diagnosis to the effect of disability on a person's capacity to work

People living with disability are as diverse as any community. Disability is deeply personal and the degree to which a disability influences a person's working life is unique depending on their specific situation in relation to co-occurring health conditions, support outside work, a person's advantage or disadvantage in other areas of life, and the nature of their employment (Australian Human Rights Commission, n.d.).

Employers' reliance on medical diagnosis of conditions in considering workplace adjustments presently tends to focus on **cause rather than effect** (Hale et al., 2021). However, the effect of acquired disability and health conditions on work can be common to large groups of jobseekers/employees with different diagnoses of disability, especially when they have co-existing health conditions (Hale, Hoque, et al., 2025). While two people can have the same diagnosis, they may have different capacity to work and require different workplace accommodations to realise their full potential. Their needs can also fluctuate. Recognising this and allowing scope for adjustment in the workplace can benefit both the employee and the employer.

Identifying and understanding effects can be assisted by instruments such as the Job Demands and Accommodation Planning Tool (JDAPT) (Institute for Work & Health (IWH), 2019) designed by the Accommodating and Communicating about Episodic Disabilities (ACED) Partnership Project at the Institute for Work & Health in Canada, 2016-2025 (Accommodating and Communicating about Episodic Disabilities (ACED), n.d.). The JDAPT helps



people (employees, employers and people supporting employees) identify **potential strategies and adjustments specific to the employee** and day-to-day job requirements. The Institute developed and evaluated the JDAPT in the Canadian context (Gignac, Bowring et al., 2025; Gignac et al., 2023) to support inclusive, safe and sustained employment for people with episodic disabilities based on the person's needs, specific to their job and working conditions. While the JDAPT is not specifically for older workers, one evaluation included participants aged 19-70, with a mean age of 41 (Gignac et al., 2025, p. 630), meaning the tool appears to be valid for mature-age workers. The researchers hypothesised no difference in usage and outcome efficacy on the variables of gender, age, type of condition, permanent versus contract work, and different-sized organisations (Gignac et al., 2025, p. 627). Further research in the Australian context is required, but these adaptations and strategies are likely to offer support for mature-age jobseekers, employees and employers with different disability-related needs in Australian workplaces.

Barrier: Issues in workplace culture, inclusion and safety

Jobseekers aged 45-64 with acquired disability and health conditions report challenges with:

- **organisational cultures of 'flexibility as compliance'** rather than understanding and realising the benefits flexible work conditions can bring to both the employer and the employee (Hale, Hoque, et al., 2025, p. 7). This positions the flexibility many people require to do their job productively and safely as a *privilege* and something that can be perceived as a matter of 'fairness' (or 'unfairness') by managers or other employees, rather than a strategic move to optimise performance (Hale, Hoque, et al., 2025, pp. 6, 9). These 'benefits' are more readily extended for family-related reasons than disability. Employers could consider extending these conditions to employees who require these conditions to optimise their performance (Hale, Hoque, et al., 2025, p. 7).
- **negative stereotypes in the workplace** relating to mature-age workers and people with disability promote prejudice and discrimination (Australian HR Institute (AHRI), 2026), devaluing stigmatised groups and resulting in both overt (exclusion, limited progression, absenteeism) and covert (detachment from workplace belonging, negative self-perception, cognitive and emotional depletion/fatigue) costs to the individual in this group (Van Laar, Meeussen et al., 2019, pp. 1, 5, 12). Concerns about discrimination, including career prospects and stigma prevent many people with episodic or invisible conditions from disclosing their status to employers until the symptoms can

no longer be hidden (Gignac et al., 2023; Stratton et al., 2018).

- **unequal power relations** in the workplace can appear to promote a ‘meritocracy’, hiding ingrained discriminatory practices (Van Laar et al., 2019, p. 5), promoting a dominant group that does not include stigmatised members (Van Laar et al., 2019, p. 6) and resulting in negative personal and professional results for people excluded due to the accepted workplace culture and negative stereotypes (Van Laar et al., 2019, pp. 6-8).
- **unaddressed issues in workplace culture, inclusion and safety**, such as discriminatory attitudes and behaviours in the workplace (Erum, 2025), which include by coworkers who may not be aware of health conditions and associated needs, but who may perceive differences in the way the person with disability behaves in the workplace as a matter of ‘fairness’ (or ‘unfairness’), for example due to additional workload allocated as a result of their peer’s absences (Woticky, Jetha et al., 2025, p. 684).
- **unclear processes for disclosing disability** in recruitment and during employment, including the purpose of the disclosure, who has access to the information and under what circumstances it will/can be used (Prince, 2017, pp. 80-81; Stratton et al., 2018, pp. 5, 6, 8).
- **processes for reporting workplace issues** that place an unreasonable burden on the person with disability (Astriid, 2023a; Australian Government, 2021, 2023; Department of Social Services, 2024; Erum, 2025; Lakeshore Foundation, 2025; Safe Work Australia, n.d.).

Bridge 4: Equip employers with tools to successfully recruit, hire and retain mature-aged workers with acquired disability and health conditions

Provide resources, training and support for employers to:

- **reinforce an ‘accessible by design’ approach** to inclusion that offers better design and is also less costly than adding accessible functionality at later stages (Government of Canada, 2026). This can also include inexpensive changes to the workplace that increase accessibility proactively, signalling an inclusive workplace and making improvements that benefit existing employees (Australian Disability Network, 2025b).
- **offer flexible working options by default** (Hale et al., 2023, p. 25), including at the point of hire – and extending that into advertising and recruitment processes. This also signals to talent who may otherwise not apply that the employer is willing and able to accommodate the employee’s needs and does not see flexibility as a privilege, but rather as standard practice (Hale,

2025; Hale, Hoque, et al., 2025).

- **equip line managers with the knowledge and capability** to support needs of people with disability and other health issues. Line managers must be skilled in anticipating employees' needs, managing people remotely, adapting workloads, and envisioning tasks around employees' needs and capabilities (Hale, Hoque, et al., 2025, p. 8). Existing tools that can support this include the Job Demands and Accommodation Planning Tool (JDAPT), which helps employers anticipate the demands of a specific job and identify practical accommodations that can support an employee based on their symptoms and experience of their work (Accommodating and Communicating about Episodic Disabilities (ACED), n.d.) and the Employer Toolkit, informed by research commissioned by Deaf Connect in partnership with Deakin University, which focuses on empowering employers to recruit, retain, and support deaf and hard-of-hearing employees (Deaf Connect, 2025). While neither of these tools are specific to mature-age workers, both are highly likely to offer benefits for this group in Australian workplaces.
- **offer alternatives to open-plan workspaces** when in-person work is required to support workplace safety for employees with conditions including neurodivergence, mental-health conditions, energy-limiting conditions (who experience symptoms including sensory sensitivity) and/or immunocompromising conditions. The need for the modern office to be rethought has been highlighted since Covid (Annu, David et al., 2023; Gratton, 2022).
- **highlight the risks of tokenistic approaches** to inclusion initiatives that can undermine behaviour and culture change, resulting in negative consequences for the group they were intended to support and resistance from the dominant power group (Van Laar et al., 2019, p. 9).
- raise awareness of **international job carving initiatives** working towards embedding customised employment in recruitment and hiring practices (National Institute for Health and Care Research, n.d.). This takes the burden off people with disability to disclose their status when inquiring about flexible working options, and signals to all prospective employees that the employer is inclusive (Hale, Hoque, et al., 2025). One program currently being trialled in the UK is the Workplace Intervention for Sustainable Health and Employment Support (WISHES). Limited public information is available about the research underpinning this initiative, however it focuses on job crafting as a method of optimising demand and providing challenges for employees with disability, with the goal of jobs that meet both the person's needs and the needs of the organisation (National Institute for Health and

Care Research, n.d.).

- encourage employers to adapt, trial and adopt recommendations from international **innovation initiatives likely to benefit both the employer and employee**. Although research relating specifically to mature-age workers is yet to emerge, several promising initiatives have begun overseas that focus on shifting work to a more sustainable format. Yet to be trialled in an Australian context (or at scale), programs of note include:
 - **Flex Plus** (Hale, 2025; Hale, Hoque, et al., 2025), a UK-based initiative proposing a rethink of established work conditions and formats to enable people with disability – especially those with energy-limiting conditions – to work productively and sustainably, including a combination of remote working, worktime flexibility and part-time hours. Informed by targeted research led by Catherine Hale and peers (Hale et al., 2021; Hale et al., 2023; Hale, Hoque, et al., 2025; Hale, Ruddock, et al., 2025).
 - **Inclusive Design for Employment Access (IDEA)** (2026) is a Canada-based organisation aimed at promoting stronger, more inclusive labour markets that provide rewarding, sustainable careers for people with disability. Underpinned by several pieces of research conducted over recent years (including Martin, 2026; Tompa, Irvin et al., 2022), the initiative is working to increase demand for jobseekers with disability by partnering with employers through policy, guidance and tools to advance their capacity to recruit, hire, onboard, retain, mentor and promote persons with disabilities across the full range of employment opportunities.
 - **Crippling The Exhaustion Economy** is a UK-based initiative further building on the work pioneered by Hale into energy-limiting conditions (Hale et al., 2021), with a focus on the academic sector and the associated burnout that is so common in the industry (including in Australia (Dollard, Naser et al., 2026)). The project is currently analysing data collected through interviews conducted under the University of Liverpool through the Independent Social Research Foundation (Evans et al., 2026) with the aim of reimagining academic practices in ways that save energy to redefine the academic sector and reduce sectoral issues with overwork and employee burnout.

Bridge 5: Provide jobseekers with tools to help them understand their rights and equip them to find and keep work suited to their strengths and personal circumstances

Employment services providers can increase jobseekers' autonomy and agency by providing resources that:

- help people who acquire disability or health conditions to **recognise and articulate their value to employers**, strengthening their position in seeking and maintaining customised employment. This is especially important for those who have been out of work, given the triple labour-market disadvantage they face with their age, disability and unemployment status (Australian HR Institute (AHRI), 2026). Tailored employment opportunities like Flex Plus are less likely to be granted to workers lacking market leverage in the form of valuable and unique skills, or to workers lacking self-advocacy skills (Hale, Hoque, et al., 2025, p. 7).

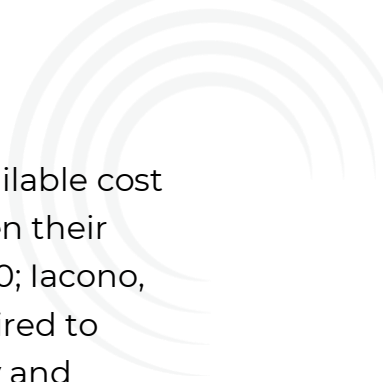
Barrier: Unclear leadership and accountability in the workplace for employment policies and practice

Successful policy and practice relies on leadership by employers, as well as supporting government policy that enables organisations to succeed with inclusion initiatives (Mayfield, 2025). Implementing inclusion initiatives is complex and relies on 'clear, credible, and enduring leadership' for success (Mayfield, 2025). However, employers can be uncertain about what is involved in successfully employing a person aged over 45 with disability and health conditions and jobseekers and employers alike report confusion in navigating systems, understanding who is accountable (and for what) in this space (Australian Government, 2021; Department of Social Services, 2024; National Disability Insurance Scheme (NDIS), 2023).

Employers report a high degree of awareness of flexible working conditions, but find it challenging to **identify jobs or organisational areas that can offer flexibility** and to understand what flexibility could be extended to these roles (Hale, Hoque, et al., 2025, p. 7).

The type of job in this situation matters. For example, desk-based roles with independent work are more likely to be granted home-based working conditions compared to those including physical work or interdependency with customers and/or other team members (Hale, Hoque, et al., 2025, p. 7).

- Furthermore, jobseekers aged over 45 who acquire disability or health conditions (and their households) face **financial risks** in moving between



work and income support, or balancing work and access to available cost offsets to meet health and disability-related costs of living, when their capacity to work fluctuates (Australian Government, 2023, p. 160; Iacono, 2025; Olney et al., 2022; Olney & Yates, 2025). They are also required to balance work with time consumed navigating health, disability and government service systems, including the administrative burden of tracking and reporting variable income. As they also incur personal costs in working that employees without disability do not incur (Gratton, 2022; Hale et al., 2021; Herd & Moynihan, 2018), managing their financial position in terms of actual financial gain is essential when making the decision of whether to work, and how much.

Bridge 6: Focus more on equipping potential employers to *prepare and manage* workplace (re)entry for mature-age new hires re-entering the workforce after a break and less on the individual jobseeker themselves

This bridge must be underpinned by the understanding that **employers are not obliged to create employment opportunities for anyone if it does not benefit their business**. Employers are also approached to create employment opportunities for different groups of marginalised jobseekers. They will have different preferences and priorities for employing particular jobseekers:

- employers should have **ready access to ‘just in time’ information and resources** that can help them successfully employ mature-aged jobseekers with disability and health conditions. This education supports the employer/workplace to meet expectations of both the jobseeker and the employment services provider (National Disability Insurance Scheme (NDIS), 2024a).
- **managers should be trained** in outcomes-based performance monitoring, including adjusting workloads (Hale, Hoque, et al., 2025, p. 8) to ensure workloads are based on deliverables that do not exceed a person’s ability to deliver within their paid employment hours (Evans et al., 2026).
- senior management should **champion and make possible** the conditions required for mature-age workers with health conditions to remain in the workplace (Gray et al., 2021, p. 29). This includes ensuring that policies and procedures align so that employees can access adjustments when needed (Hale, Hoque, et al., 2025, p. 9).
- Where possible, **provide regular schedules** and ample notice of any shift changes for work that includes rostered hours to support people in

managing competing demands. This extends to providing scope for workers to manage medical and specialist appointments that must often be booked months in advance with little control over the timing or duration.

- **training and resources to support employers** in adapting job requirements and outcome measures to suit the skillset of an employee rather than the organisation (Foster & Wass, 2012). Organisations have been shown to have difficulty operationalising these management practices in the workplace (Gould et al., 2021), including understanding when adapting jobs is both possible and appropriate (Foster & Wass, 2012).
- **provide resources and checklists to embed flexibility** and accessible policies consistently across organisations, in communications and procedures. This includes HR processes in recruitment and onboarding, for example advertising flexibility, sending interview questions ahead of time, ensuring that forms and software are accessible, and that flexible working options meet a range of needs rather than being limited to family-friendly options (Hale, Hoque, et al., 2025, p. 9).

Bridge 7: Forge connections across service systems and sectors that support both employees' and employers' needs

Barriers to work faced by people aged 45-64 with disability and health conditions in Australia are complex. Many are outside the control of employment services, crossing individual, organisational and institutional boundaries, and many of these barriers are shifting. For employment services providers, forging connections across service systems and sectors and coordinating effort can:

- **leverage innovation**, by sharing and replicating lessons with other organisations and systems to reduce duplication of effort and to better understand and address barriers to work (Government of Canada, 2026; Gratton, 2022). Collaboration between organisations and perspectives can also generate 'collective imagination' to address persistent issues (Gratton, 2022, pp. 5-8).
- **track the ripple effects** of shifting legislation, policy and practice shaping the lives of people aged 45-64 with disability and health conditions, especially for those with partial capacity to work, to determine where employment services can have the most impact on their employment outcomes.

Further, employment service providers can support this potential workforce by helping these jobseekers **understand and assess the costs and benefits** of

remaining in or returning to the workforce when their capacity to work changes due to disability or health conditions can enable them to work more, and more productively.

Recommended action

Based on evidence reviewed in this report, people aged 45-64 with acquired disability and health conditions face complex and shifting barriers to work. Identified barriers to work that employment services can address immediately for those on their existing caseloads involve helping employers and jobseekers find the information and supports they need to create the greatest possible chance of a sustainable job placement.

Proposed actions to support this are:

8. firmly position mature-age jobseekers with partial capacity to work as part of the labour supply in local labour markets,
9. invest time with employers before and early in recruitment processes to build disability-confident workplaces, and create inclusive and flexible employment opportunities,
10. shift the focus from medical diagnosis to the effect of disability on a person's capacity to work,
11. equip employers with tools to successfully recruit, hire and retain mature-aged workers with acquired disability and health conditions,
12. provide jobseekers with tools to help them understand their rights and equip them to find and keep work suited to their strengths and personal circumstances,
13. focus more on equipping potential employers to *prepare* and *manage* workplace (re)entry for mature-age new hirers re-entering the workforce after a break, and less on equipping the jobseekers themselves, and
14. forge connections across service systems and sectors that support both employees' and employers' needs.

These approaches can be implemented by employment services providers in Australia under existing service contracts at scale, with the primary aim of improving employment outcomes for 54.1% of the Inclusive Employment Australia caseload, and the people with disability constituting 32% of the Workforce Australia caseload.

Evidence gaps

This evidence review found a lack of definitive evidence of ‘what works’ in employment services and supports *at scale* to boost employment and retention of people aged 45-64 with acquired disability and health conditions in Australia. This could largely be attributed to structural factors outside the control of employment services influencing employment outcomes at both national and regional levels.

Two key evidence gaps should be addressed to know with confidence what *could* work in employment services and supports to improve the attachment of Australians aged 45-64 with acquired disability and health conditions to the labour market at a population level, and in turn, shift the dial on labour force participation and employment rates for people with disability more broadly.

This evidence could inform more equitable distribution of risks and costs in building a more disability-inclusive labour force, increasing the likelihood that employment services and supports will boost the quantity and quality of employment outcomes for older jobseekers with disability and health conditions through targeted, evidence-informed effort.

1. Risks in heavy reliance on the private sector to deliver disability employment outcomes at scale

- Current public sector employment targets for people with disability in federal, state and territory governments, and procurement levers to encourage inclusive hiring in the delivery of government contracts, do not have the scope to meet demand for employment for the growing number of Australians aged 45-64 with acquired disability and health conditions.
- The extent to which the private sector is willing and able to create well-paid and secure employment opportunities for older workers with disability and health conditions who have partial and fluctuating capacity to work, in addition to creating employment opportunities for other groups of marginalised jobseekers, needs closer examination.
- This must be examined in the context of competition and business sustainability for small to medium enterprises, and in the context of corporate governance responsibilities for large enterprises. It is particularly important where the productivity impacts or benefits of employing particular cohorts of marginalised jobseekers vary or cannot be accurately predicted.

2. Tipping points when the cost of work begins to outweigh its benefit for people aged 45-64 with disability and health conditions

To effectively target employment services and supports, it is critical to understand the difference between real and perceived costs and benefits of work in the context of people's individual circumstances, and leverage points at which the cost of work begins to outweigh its benefit for people with acquired disability and health conditions aged over 45.

This should include:

- assessment of financial and health risks for individuals in the context of wages and employment conditions, time spent navigating health, disability and government service systems, rules around access to cost offsets to meet health and disability-related costs of living, and access to income support when their capacity to work fluctuates,
- investigating the extent to which decisions about remaining in or rejoining the workforce for people aged 45-64 with disability and health conditions are influenced by the impact on the household rather than the individual, and
- assessment of future public risks associated with people's health and financial situations deteriorating, to determine where *redistributed or increased public investment* to keep people attached to work could reduce future costs.

Conclusion

With persistently poor employment outcomes for jobseekers aged 45-64 with disability and health conditions in both disability employment services and mainstream employment services in Australia, as well as in comparable countries examined in this evidence synthesis, it is difficult to say with confidence 'what works' in employment services and supports to help this group return to work once they are out of work. The range of factors shaping the lives and livelihoods of this group are complex.

Current individualised approaches to help jobseekers aged 45 and over with disability and health conditions find and keep work are not keeping pace with the scale of need for secure, inclusive, flexible, part-time, negotiated and customised working arrangements that can keep people attached to the workforce when their capacity to work changes and that are compatible with other support they may need to cover rising health and disability-related costs. They also undersell opportunities for employers presented by this underutilised talent pool in the changing labour force.

What emerges consistently from research and practice is that barriers to work for people aged 45-64 with acquired disability and health conditions are overwhelmingly tied to the structure of work and surrounding systems keeping them out of the workforce. This indicates that shifting the focus of employment services for this group away from equipping individual jobseekers to work towards helping employers to create suitable employment opportunities for them is more likely to produce job outcomes for those on the caseloads of Inclusive Employment Australia and Workforce Australia.

However, this work must be underpinned by the understanding that employers are not obliged to create employment opportunities for anyone if it does not benefit their business, and that they will have different preferences and priorities for employing particular jobseekers. Based on the evidence, continuing down a path of compliance and individualised approaches focused on matching jobseekers to available work will not improve employment outcomes for people aged 45-64 with acquired disability and health conditions. The emerging scale of need for new ways of working that can keep people attached to the workforce when their capacity to work changes, and that are compatible with other support they may need to cover rising health and disability-related costs, calls for new approaches.

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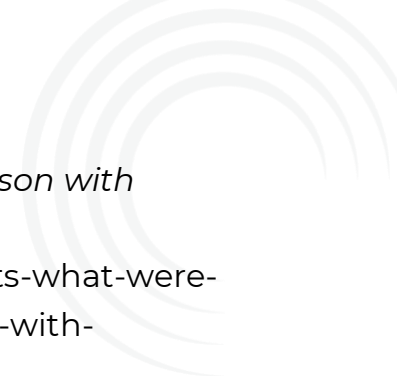
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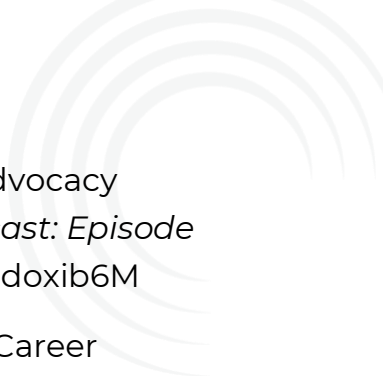
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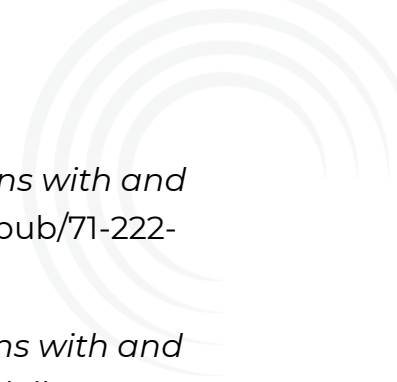
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Appendix 1

The *'What works' in employment services and supports for mature-age jobseekers with health conditions and acquired disability: Evidence synthesis resource list* can be accessed via the [Centre for Inclusive Employment online hub](#).