Instructions

Kia ora. The questions below are to help InternetNZ understand the triumphs and challenges you have faced to date in your mahi we have supported.

We want to celebrate your successes and understand the obstacles you have encountered so far. This will help us all to learn what we could do differently next time.

This form will be placed on our website for transparency.

Please complete and submit this form no later than the date stipulated in your funding agreement. Should you be unable to meet the deadline, contact us to arrange an alternative date, by emailing funding@internetnz.net.nz. You may not be eligible to apply for further grants from InternetNZ if this is not submitted. The completion of this form should be overseen by someone with an intimate knowledge of the funded mahi.

Final project report

* indicates a required field

For your convenience, you will find some information for this section has prepopulated from previous forms you have completed.

Please amend any details as needed to ensure we have the most accurate information.

Project title *
Surviving the 'new normal': Seeking sustainable income by raising the digital capital of women over 50'

Provide a short summary of the work that was completed as part of this project / research. *
Summary of the work done

Literature review, February – ongoing: An initial literature review was undertaken in February and March 2021 and has continued throughout the year looking at academic debates addressing aging populations and work, with a specific focus on issues of gender, ageism in the workplace, social factors, education and (digital) training, life transitions and biological ruptures faced by women throughout the life course, which impact women's work trajectories. The review also explored debates about extended working life (EWL), increasing pension age, as well as perceptions of older-aged workers and working past retirement age.

Research Design, April - May: By and large, digital knowledge and expertise has been emphasised as important for younger people to be educated and work in the digital society, and at the other extreme, research has also focused on the challenges for 'retired seniors' in accessing essential services and social connection through digital technologies. However, research into the preparedness and capabilities of older aged women to work in an increasingly digitally mediated workplace, is largely absent from the research record. The study used a life course approach (McDaniel and Bernard, 2011), while drawing from Pierre Bourdieu's (1990) Theory of Practice tools to explore how well women over 50 compete within (the now very digitally mediated) field of work. Bourdieu's concepts informed the design of research tools, such as the questionnaire and interview guide, as well as providing conceptual tools in the analysis phase. Interviews aimed to explore each participant's

background, educational and work histories, their use of digital technologies in parallel with their work and life course to date. Using a brief pre-interview questionnaire, we collected personal socio-economic and demographic information. The project design and ethical considerations in the design of the research instruments and interview process followed tertiary guidelines and were reviewed by an academic advisor to the project.

Recruitment, August – November: We sought to interview women aged between 50-65 who had concerns about finding work, had experienced reduced hours or redundancy, were reliant on non-standard work, or subject to lower wages, as well as women who were applying for jobs, entering self-employment, or felt they had succeeded in meeting the demands of the 21st century digital workplace. We were also interested in understanding how Covid-19 pandemic conditions have impacted their work conditions and opportunities for work. Participants were given a $30 supermarket voucher for their time. Recruitment used a snowballing method, initially advertising within local (women's networks) and then on a national social network (LinkedIn). Advertisements forwarded potential participants to the Social Research NZ website where they could register their interest in taking part. Applicants were phoned, emailed participant information, and asked to complete consent forms along with a short questionnaire prior to interview.

Data collection, October - January: Twenty-two women were interviewed between October 2021 and January 2022. Women in the sample were aged between 50-67, with incomes ranging between $24,000 to over $200,000. There were thirteen women who were married or in de-facto relationships, and 9 women who were single, divorced or widowed. Three quarters had at least one tertiary qualification. Semi-structured qualitative interviews were conducted online and recorded using Zoom's audio-visual platform. These interviews often went longer than expected being on average 90 minutes in length. Twenty-two interviews amounted to over 36 hours and 400 pages of single line text. These interviews have been transcribed, cleansed, and have undergone analysis using Bourdieu's TOP concepts, identifying key themes across the sample.

October - March 2022: Analysis of the data has generated some key themes and insights. These are outlined in 'the outcomes of this project' below. A report will be completed by the end of March and made available on www.sociodigitalresearch.net. However, it is hoped to extend the analysis period to generate several additional outcomes from the research.
Describe the "who, what, where and when" of your initiative.

Is your mahi for this project complete? *
◉ Yes   ○ No
If your initiative is still in progress, pick "no"

Start Date	**Finish Date**
15/02/2021	28/02/2022
Must be a date.	Must be a date.

When do you anticipate that your project / research will be completed?

Must be a date.
Leave blank if this is an ongoing initiative or if finish date is unknown.

Are there any areas where you need further support to complete this mahi?

I would like support to work on a larger publication. This would draw from this study as well as the 2020 study undertaken with families, both of which have been supported by InternetNZ grants.

What are the outcomes of this project? *

Key research insights

Women spoke of gender stereotypes experienced throughout their work lives, but such difficulties worsened as many encountered increasing ageism by employers and recruiters once they turned fifty. However, women in this age group were also impacted by global economic and labour market trends. This is highly problematic given that economic restructuring looks to increase the pension age while the challenges and barriers to obtaining sustainable work increasingly exclude older women from labour markets.

Extended Working Life – retirement not always a choice for women

In this age group, there were significant issues around the changing nature of the workplace that hampered their ability to find work, keep work, or visualise future work. Most women interviewed did not plan to retire at 65, with women often seeking to find roles in which they might continue to contribute, and others concerned about how they would support themselves in retirement. Those who were married often had economic security with partner income, but for single women (whether divorced, never married or widowed (50% of women interviewed) retiring at 65 could result in financial hardship. These women faced many challenges such as reduced hours and pay rates, increasingly precarious and non-standard work, and the costs of self-employment.

Fading cultural capital in the 'new' organisational culture: the new face of ageism

Older women often felt that their accrued cultural capital such as qualifications, expertise and experience were perceived as less valuable in the modern workplace, making it difficult to compete. Participants' experiences at work, and while looking for work, highlighted that modern organisational culture idealises and prioritises 'youth', and 'recent knowledge' rather than accumulated cultural capital such as tertiary qualifications and experience. This left many feeling undervalued by employers in today's labour market. Higher education worked against women as they aged, as while expecting to be valued for their achievements and acumen, degrees earned in the 80s and 90s had less value in the current workplace, resulting in diminishing returns on their educational investments. Many women interviewed had already changed occupations more than once and had added to their qualifications often after having children. Added to this, some women expressed frustration at having to work underneath or alongside people 30-40 years their junior whom they saw as much less qualified and experienced than themselves.

Institutional investments in ICT or IT capacities low

These women had experienced technological change since the invention of the desktop computer, and so were not strangers to technological change. Nevertheless, there had been a distinct lack of institutional investment in women's digital capabilities throughout their careers. In professional occupations organisations tended to value commercial expertise over specialist IT knowledge, which was exclusive to IT departments. For women who were facing self-employment this could be problematic. Nevertheless, women expressed they had learned ICT on the job often without any formal training. The speed of current technological innovation, however, was an issue. Not only because this required continuous updating of one's digital capacities and knowhow but because organisations hired people with 'recent technological knowledge and experience' as they did not wish to invest in training.

Digital Capital in relation to obtaining sustainable work

There was no clear correlation between their digital skill and success in retaining sustainable work. Of those recruited, many worked in 'knowledge economy' occupations and were sufficiently skilled in using ICT and digital platforms required in their roles. They differed, however, in how well they managed to navigate the current work environment and recruitment processes.

In 2020 SRNZ carried out research with families developing the concept of 'digital capital'. The concept of 'digital capital' (Keen, 2022 in review) is distinct from that of physical internet access and digital skill. Instead, digital capital can be understood as an individual's ability to mobilise and leverage existing capital(s) in the digital space, in ways that generate further capital gains offline.

Achieving sustainable and satisfying work in their fifties and sixties, past pension age, requires more than digital skill, such as knowing the rules of engagement and competition in the digitalised labour market. For most women interviewed, the individualisation of employment in the now digitalised marketplace (LinkedIn, Seek, Indeed etc.) requires certain forms of 'digital capital'. So, aside from the perpetual problems of agism and gender, their ability to access and maintain sustainable work depends on how well they leverage existing capital (economic, social, cultural) in an increasingly digitalised workplace and labour market. This required both knowledge of digital infrastructure in both business and recruitment, and a willingness to market oneself in the digital marketplace. Most women interviewed were resistant to building and maintaining a digital presence and identity online or generating content to remain visible to prospective clients or recruiters. Even for those who had been very successful having come from advantaged backgrounds with better social memberships to support ongoing work, such advantages could easily be diminished without 'digital capital'. Often, those who felt they were struggling to maintain sustainable work lacked 'digital capital' as although they had sufficient ICT knowledge to carry out daily work tasks, they lacked the will or knowledge to build and mobilise social and cultural capital in a more precarious labour market. Issues of personality, privacy, ethics, and a desired separation between work and homelife underpinned many of the participants' resistance to being present and discoverable in the digital landscape.

Global market and labour trends, and the impact of Covid-19 on work opportunities

Many participants had lost work due to economic downsizing and restructuring occurring in private and public sectors. Resistance to current Covid-19 vaccination was also a cause of job loss even when jobs could be conducted from home. However, for the most part women in this age group sought more flexibility, wanting to retain pay rates while also working less hours in the week, or sought to work from home. The work from home requirements during the pandemic have softened employers' approach to remote working. For those in work this proved to be a positive step. For others who were self-employed or looking to re-enter the workforce, achieving flexible conditions and remuneration commensurate with their expectations proved more challenging. Some were considering how they might join the global Gig economy, offering senior level strategic services on freelance online platforms. They hoped this might offer flexibility around hours and enable them to work from home, and to avoid age discrimination. However, this requires building an online digital presence to compete in the larger global marketplace and many women in the study were resistant to building a digital identity or would need to learn new digital skills to do so.

On the subject of re-skilling for a new occupation:

Current policy narratives and campaigns emphasise the importance of individuals being open to 'lifelong learning, and re-skilling for new roles as automation makes more roles redundant. Re-skilling and starting out in a new occupation and industry presents considerable challenge for anyone but can be especially challenging for mature women, who

have already invested much in education throughout their careers. As women are looking at and facing extended working live and re-skilling for the digital age may be necessary. Not only do women need significant economic capital to take time out to re-skill, but they also need digital capital to navigate the now highly digitalised labour market.

Re-skilling for a new occupation is only half the equation, as insufficient social, cultural capital in a new and now digitised labour market can be a barrier to securing work. For instance, being able to build and showcase a digital identity, navigate the recruitment process, and get past automated algorithms for human review requires considerable digital capital. One woman interviewed, but who was the exception rather than the norm, had at 58 decided to re-skill for a new occupation in the IT industry. She invested considerable time and financial investment, but also focused on building relevant social capital within the IT industry which she claimed was instrumental in acquiring her position. Nevertheless, the process took 5 years and enormous dedication, and although finally landing a full-time job, she was earning far less than her previous corporate role as she was starting out on the bottom rung in a new industry.

Women's life course offers unexpected insights

Studying the life course as a policy lens also offers a more nuanced account of disadvantage and policy opportunities as 'even if, however, one is born into a situation of relative advantage, shocks can occur in one's life and, from these, inequalities can multiply (McDaniel and Bernard, 2011:2). For many women in this study, challenges and barriers along the life course had significant impact on their economic, social and cultural capital, especially in relation to the labour market.

Getting an education, a job, being made redundant, getting married, having children, and for many getting divorced, suffering ill health or economic loss, losing a partner, and increasing responsibility for aging parents represent significant life and biological events that set women in this study back. Although these have been recognised in past research, this study revealed that even though some women may have started in relatively privileged positions, with middle-upper class backgrounds often achieving higher education, as they progressed through life certain events could disadvantage them, making it increasingly difficult to obtain sustainable employment as they age. Most considered that they would have to continue to work well past pension age.

For this cohort of women policies had at times failed to support them. So, for instance, these women talked about their life in relation to work noting how employment, legal and welfare policies failed them. There had been no paid maternity leave or childcare assistance, many faced periods of unemployment and ill health, missed out on paid sick leave or holiday, and had little or no Kiwi Saver funds for retirement. Legal restrictions around divorce could also negatively impact their living conditions, location, mental health and social support. The cumulative effects of these events not only impact their ability to obtain sustainable work but can severely impact their financial outlook in retirement. Women are more vulnerable to these life events and likely to suffer significant losses in their social, economic and cultural capital which can impact their employment opportunities as they age.

Current policy narratives which frequently deploy popular terms such as 'lifelong learning' and 're-skilling' individualise employment by assigning responsibility for employment to individuals. But this cannot be seen as a lack of human capital alone as most women in this study had continued to invest considerable time and money in trying to update and build their expertise and knowledge. By individualising responsibility for employment, not only do we fail to address the systemic problems of gender and ageism, but also the global trends toward globalisation, automation, technological disruption, precarious work, and consequential changes in organisational cultures that favour youth and 'recent' work experience rendering older women's accumulated cultural capital less valuable in the current labour market.

These insights will be further explored and published on www.sociodigitalresearch.net in March. Links to additional publications when developed will also be accessible from this website.

Describe major achievements or outcomes of the project in terms of benefits for participants and/or others.

Who have you worked with to make this project happen?
Local women's social networks and LinkedIn community.

Also consulted with key government policy makers addressing employment in relation to women and aged workers.

The generous women who put their hands up to take part in this research.

For example, staff, volunteers, other organisations or support that has been instrumental in this mahi.

Describe any changes from the original proposal and the reason the changes were required.
The original funds supported around 10-15 interviews but as I had a terrific response from women wishing to participate, 22 interviews were conducted increasing the scope of the project.

We may use this information to help inform others undertaking similar work.

What did you or your team/organisation learn as a result of doing this project? *
Interviews were conducted over Zoom due to fluctuating Covid-19 pandemic social distancing rules. As a result, the majority of women recruited worked in professional and clerical occupations and had tertiary qualifications, while women from low skilled occupations were not well represented in the study. In-person interviews with women from other occupational categories for whom digital use is challenging could be the subject of a further research project when pandemic conditions have diminished. Using Zoom did, however, enable the collection of rich audio and visual data, and facilitated recruiting women from across New Zealand rather than from one geographic area.

Describe some areas for improvement and/or reasons for success and/or challenges. How will the things you learnt inform future projects?

How will you share the outcomes and lessons from this mahi? *
Aside from this report, poject findings will be made available on the SociodigitalResearch website in March, and also shared with government departments that are interested in the project.

It is hopedto continue working with the data to generate further publications from the research.

Some contributions will be shared for International Women's Day through the LinkedIn community.

What channels/mediums were used?

Which population group/s were affected by this project or program? *
Age groups > Adults (people aged 18+) > People aged 50-64
Gender groups > Females
Work status and occupations > Professionals
Work status and occupations > Self-employed people
Work status and occupations > Unemployed people

Please choose only the group/s that were at the very core of this project/program.

Did you reach the audience you intended? *
Yes.
Reflect on who you set out to help, and whether this changed at all through the course of the project.

What has the feedback been to date? *
The feedback from interviews was very positive. Participants felt that their concerns were not currently represented by policy, and enjoyed sharing their personal and work trajectories, a process in which they gained useful insights into their current work challenges. One participant communicated that:

"Your interview was so uplifting and even though it was supposed to be you getting research data, it was more like an empowerment session because you so understood the nuances of my circumstances."

All participants registered on the Social Research NZ research panel to take part in future studies.

This project also attracted significant interest from several government agencies who are currently developing policy around digital capacities in relation to women's employment, and the aging workforce. I was able to share some initial insights with key policy staff. There has been little research done in this demographic and it is hoped that this study will stimulate interest in applying this methodological approach across wider range of occupational and socio-economic, and cultural groupings.
Consider whether you have permission before quoting any specific piece of feedback.

We'd love to see some visual and/or audio representations of your work. Please share it below.

Upload files:
No files have been uploaded

and/or

Provide web link:
http://www.socialresearchnz.com
Must be a URL

and/or

Provide additional details:
Please include captions, if relevant

Can we use your media content in our communications? *
○ Yes   ○ No   ● Please contact us first
e.g. in our annual report

Financial report

* indicates a required field

Project income and expenditure

Please provide details of any project income (funds received) and project expenditure (funds spent) to date.

Use the 'Notes' column to provide any additional information you think we should be aware of.

Income Description	Income type	Confirmed funding?	Income amount ($)	Notes
InternetNZ grant	Philanthropic grants	Confirmed *	$20,000.00	
Keen Initiatives	In-kind support	Confirmed	$4,275.00	additional hours
keen initiatives	In-kind support	Confirmed	$1,500.00	administrative, software, promotions costs

Expenditure description	Expenditure type	Expenditure amount ($)	Notes
Ethics framework	Salaries and wages	$1,580.00	
Literature review	Salaries and wages	$3,160.00	
Research design	Salaries and wages	$1,580.00	
Recruitment	Salaries and wages	$2,634.00	
Interviews, transcription, analysis	Salaries and wages	$9,000.00	
Analysis and report writing	Salaries and wages	$6,321.00	
Administrative, software and promotions costs	Administrative and infrastructure	$1,500.00	

Income and Expenditure Totals

Total income amount

$25,775.00
This number/amount is calculated.

Total expenditure amount

$25,775.00
This number/amount is calculated.

Income - expenditure

$0.00
This number/amount is calculated.

Have you experienced any issues with your intended project budget to date? If so, please explain reasons for any major variances or for providing incomplete information:
Just that the scope of the project was larger than anticipated.

Feedback

You are almost at the end of your final report. Before submitting, please take a few moments to provide some feedback.

Please indicate how you found the acquittal process:
○ Very easy   ◉ Easy   ○ Neutral   ○ Difficult   ○ Very Difficult

How many minutes in total did it take you to complete this form?
90
Estimate in minutes (i.e. 1 hour = 60 minutes)

Please provide us with your suggestions about any improvements and/or additions to this form that we might consider:

InternetNZ is a membership organisation. Would you be interested in hearing more about becoming a member?
○ Yes please   ○ No thanks   ◉ I am already a member