

## Learning in an ageing society

### Introduction

It is a commonplace that we live in an ageing society, and startling demographic figures appear regularly in policy discussions. This means a sustained expansion of the group who have, over their lifetimes, received least from the education system, and for whom publicly funded opportunities have shrunk markedly in recent years. But the challenge of age is more complex than participation alone. The expansion of retirement, from a few year's holiday to a third of adult life, raises profound questions about what it means to be adult, and about meaning and purpose of life, interacting with broader debates about sustainability, the nature of work, economic growth and wellbeing. How far do our current models of learning for older people<sup>1</sup> address these issues?

### Changing "retirement"

During the twentieth century, life expectancy in the UK rose steadily, but State Pension Age remained fixed at 60/65. As a result, the period of "retirement" has lengthened, but also become less predictable. Many people leave the labour market earlier as a result of ill health; many lose their jobs before State Pension Age, but find that age discrimination prevents them returning to work; while growing numbers continue to work into their late 60s and beyond<sup>2</sup>. To tackle the deteriorating dependency ratio, Government is planning to raise State Pension Age, offering incentives to defer pensions, and outlawing age discrimination.

The nature of retirement is also changing, as older people become more healthy and active, and as a new generation arrives at retirement. Those born immediately after the second world war are a very distinctive generation. They inherited the social and political aspirations for a better world of those who fought. They were brought up in a period of austerity, but have lived with relatively continuous economic growth, while the social infrastructure was rebuilt around their needs. The labour market has been generally benign, and technological change and economic growth created a vast expansion of higher skilled, more interesting jobs, enabling large numbers to move upwards in social and economic terms, and making work more personally rewarding for many.

As a result, this generation approaches retirement with a very different set of expectations from their parents, and many can look forward to twenty or more years of financially secure and relatively healthy retirement. However, social and economic divides have widened, and among those retiring in the early 21<sup>st</sup> century the gap in life expectancy between social classes can be more than 10 years. (Marmot 2010).

### Some policy challenges

Changes in expectations and experience combine with rising life expectancy to pose major policy challenges. Alongside the deteriorating "dependency ratio", the labour market faces labour shortages, as declining fertility shrinks the "working age" population for the first time since the First

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<sup>1</sup> In this paper I use the commonly accepted definition of "older" as over 50, the age at which ill health and discrimination begin to exclude people from the labour market.

<sup>2</sup> This is the only age group whose employment rate continued to grow through the 2008 recession.

World War (UK Commission for Employment and Skills 2010). This faces society with issues of social cohesion and intergenerational equity, and individuals with questions of meaning and identity.

A longer active life thus raises questions about how we distribute work, learning and other activities across the lifespan. As *Learning through Life* argues (Schuller & Watson 2009), the “three phase” model (youth/ adult/ retired) no longer reflects the reality, and is socially and economically unsustainable. Most young people do not now settle fully into “adult” roles until around 25, and after 50 people begin to be driven out of the labour market by ill health and discrimination. State Pension Age is no longer “normal” retirement age, and most people continue to live active and independent lives into their late 70s and beyond. Viewing the lifecourse in a four phase, model (divided at 25, 50 and 75) highlights real inefficiencies. Between 25 and 50 we place people under a very heavy burden of career and caring responsibilities<sup>3</sup>, and then around 50, when these pressures begin to reduce, we begin to exclude them from positive social and economic roles, and from learning, and after 75 we consign many to a life of intellectual, and sometimes physical, privation.

The global economic collapse which began in 2007 adds a further complication. While this may have been no more than a particularly sharp turn of the economic cycle at the end of an unusually long period of rapid economic growth, it may also be a warning signal about the sustainability of the Western economic model. Can the whole world achieve the material living standards of the West, without provoking environmental catastrophe, and how realistic is the assumption (embedded in UK skills policy for more than a decade), that the West can continue to act as “the brains of the global economy”, providing the highly skilled thinking power<sup>4</sup>, while the East and South provide food, labour, and manufacturing.

These economic factors reinforce the case for a new focus of public policy on “wellbeing”, recognising that an economic model based on indefinite economic growth is not merely unsustainable, but undesirable (Layard, Mayraz, & Nickell 2009; Stiglitz, Sen, & Fitoussi 2009). If economic growth is not making people happier, and deepening economic and social divisions in the countries where the model had been most vigorously applied are leading to increased social tensions (Wilkinson & Pickett 2009), perhaps public policy should seek strategies which focus on wellbeing, and reducing differences in wealth and income.

Extending active lifespan, and economic change also raise questions about the nature and distribution of work, and the balance of paid and unpaid work becomes more complex after 50. There is no shortage of useful work to be done, and probably no shortage of people who would like to do it, but we lack effective mechanisms for linking the two, and the boundaries we draw around full and part-time work, and the paid and unpaid economies, make it difficult to deploy people efficiently. The dominant model of “full time” employment, makes it difficult for most people, especially in mid life, to maintain a satisfying work/life balance, while many older people say that they would like to continue to work for a variety of reasons, but that the form in which it is available make it unattractive, and sometimes impossible to combine with caring and other commitments (McNair 2006). As a result, many of those who do extend their working lives do so only in roles where their skills and knowledge are not fully used, and where they risk displacing other “marginal” groups seeking to enter the labour market. At the same time a very large proportion of the work of

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<sup>3</sup> Recorded levels of wellbeing are at their lowest among those in their forties.

<sup>4</sup> See, for example the 2003 White Paper *21st Century Skills* (DfES 2003).

caring for the growing numbers of very old people is carried out unpaid, mainly, but not only, by women who are themselves “old”<sup>5</sup>, and it is proper, but rare, to ask whether there are limits to what society should expect of people in this role.

Perhaps the biggest challenge of extended retirement is the issue of meaning, structure and purpose. Our culture defines adult life primarily in terms of paid employment<sup>6</sup>, and when retirement was a brief period at the end of a working life this probably did not matter, since being retired was a temporary status, like being on holiday. However, when people are spending a third of their adult lives in “retirement” this no longer makes much sense, and neither of the two contradictory public stereotypes, of age as a period of decline, ill health and poverty on one hand, or as a world of leisure, golf and world cruises on the other, provide a good guide to how to live in this new world. Older workers typically say that they stay in work, or seek to return to it, precisely because it provides a sense of being contributing members of society, with identity, structure and purpose to life (McNair 2006; McNair 2010a). However, keeping people longer in the (paid) labour market is not a simple matter of raising the state pension age, it requires employers to offer jobs, and to organise work in ways which attract people who have greater choice about how and when to work.

It is unsustainable to treat extending lifespan as merely an increase in dependency, and hence demand for (unaffordable) services. But neither is it desirable to address it simply by extending the time people spend in full time paid employment in an already dysfunctional labour market. Rather, the ageing of society suggests that we need a new social contract which would address two broad issues: the distribution of paid and unpaid activity (including learning) across the new, extended, lifecourse; and a greater focus of public policy on wellbeing. How does the learning which older people do now, and the range of opportunities available, relate to these?

### **The role of adult learning**

A redistribution of activity across the lifecourse could ease the problems of work-life balance between 25 and 50, making more space for learning when many people say they would like to learn, but have no time (Chilvers 2008), and with the load taken up by people in the fourth phase continuing to work.

It is often argued that older people would be more employable if they were better qualified, but the evidence for this is not strong. The group facing the greatest challenge are the unemployed for whom age discrimination in recruitment remains powerful, and training only helps people back into work if linked to strategies like work placement (Casebourne 2008). For those in employment, participation in training declines with age, but this varies greatly between sectors, with a heavy concentration in high skilled work in the public (or “neo-public”) sector<sup>7</sup>. Elsewhere, older workers are less likely to train than their younger colleagues, partly because the natural turnover of skill and knowledge is slow, and most “training” is in areas like induction and health and safety, which are most relevant to new recruits. As a result training for older workers tends to fine tune performance

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<sup>5</sup> One consequence of extending lifespan will be families with two, and increasingly three, generations in “retirement”.

<sup>6</sup> Alternative statuses, like “student” and “unemployed” are generally seen as transitional steps on the way to being an employed adult. Over recent decades the same has come to be also the norm for people raising children, who are assumed to be returning to employment at some future date.

<sup>7</sup> Many large organisations which have been privatised retain cultural features (including management and training practices) inherited from the public sector.

in the current job, but provides little preparation for unexpected redundancy, or major career change. The clear priority here should be training which provides long term resilience, preparing people in their late 40s for a longer, and perhaps new, working life into the 60s and beyond.

If the education and training system has a marginal impact on longer employment, how well does it respond to the wellbeing agenda? Here the picture is a little more positive. The 2008 Foresight report on Mental Capital and Wellbeing (Government Office for Science 2008), summarised its key conclusion in terms of five simple “ways to wellbeing”:

- Connect with the people around you.
- Be active.
- Take notice and reflect on the world around.
- Keep learning.
- Give, to a friend, or a stranger.

Most adult learning addresses some or all of these priorities. It is particularly effective at overcoming isolation. It is not necessary to say that one is lonely to join a class: the only requirement is an expression of interest in the subject, but a quarter of all older learners say that meeting new people was an outcome of participation (Aldridge & Tuckett 2007b). Joining a class involves keeping learning, and “taking notice” of the world around, looking at the unfamiliar and the familiar through new eyes, and reflecting on what one finds. Most good adult education provides opportunities for helping each other, since (unlike some initial education) it is by nature collaborative, rather than competitive, and this can be seen in its most developed form in the work of self organising programmes like the U3A, which depend on mutual giving and receiving. Thus, well managed adult education can serve all the five wellbeing objectives.

There are also age specific learning issues, mapped in two NIACE reports (McNair 2009; McNair 2010b) where need (and perhaps demand) might be expected to grow. They include learning to manage transitions, of which retirement is the most obviously age related. As the timing and nature of retirement become less clearly defined; pensions become more complex and less reliable; and society’s expectations of retired people increasingly unclear, decisions on when and how to retire become more complex, both in practical and emotional terms. Yet “pre-retirement education” remains largely the province of the relatively wealthy, and people in large and public sector organisations. Other transitions, like bereavement, become more common, and transitions like divorce and moving house become increasingly traumatic with age. For people undergoing such changes, the opportunity to rebuild life around learning, without having to be identified with one’s “problem” is important.

Other age specific issues include managing finance and health, where retirement and age bring new challenges, and where educational opportunities are fragmented and haphazard. For the growing numbers of older people taking on voluntary caring responsibilities there are learning issues which are rarely addressed, about the practicalities of managing specific conditions and circumstances, and about managing the emotional stresses of the role. In an increasingly online society, access to digital technologies is a clear priority for a generation who did not absorb digital literacy in childhood, and for whom they may be particularly important in maintaining independence and social engagement. Finally, education has an important role to play in cultural transmission: older people represent a

perishable repository of knowledge, skills and experience, much of which can be handed on formally and informally to younger people through intergenerational learning activities.

### The current position

In the light of these needs, how adequate is current provision? The overwhelmingly evident fact is the low level of participation. As *Learning through Life* highlighted (Schuller & Watson 2009), the imbalance across the lifespan is dramatic. Older people are much less likely to participate in learning than younger ones, and participation falls most rapidly after 50. Between 2004/5 and 2006/7, older people's participation in publicly funded education halved, after rising in the late 1990s (Aldridge & Tuckett 2007a; Aldridge & Tuckett 2007b), as an unintended consequence of Government decisions to focus on raising workforce skill levels and on remedial basic skills. The result was a concentration on qualification bearing courses, which are mainly taken up by people in their twenties and thirties

Nevertheless, the NIACE surveys show that the overall decline in older people's learning is not as steep as their participation in publicly funded programmes, reinforced by evidence of the growth of self organised provision, notably through U3A. While this is encouraging, it raises clear issues of equity: those with the skills and commitment to organise themselves, or with the resources to buy in the private sector, are not a typical cross section of the adult population, let alone those whose needs might be seen as most urgent. It may be that the latter are giving up learning altogether, or that they are being confined to ghettos or targeted provision.

The participation skew away from older learners reflects the distribution of resources across the lifecourse, which clearly fails to meet the challenges outlined above. After half a century of rhetoric about lifelong learning, 86% of all the educational resources devoted to people over 18 are still spent on people under 25<sup>8</sup> preparing (slightly later than in the past) for entry to employment and the adult world. Less than 3% is spent on those over 50, whether they wish to remain active in the labour market (paid or unpaid), or to learn for social engagement, personal fulfilment, or survival (Schuller & Watson 2009).

Participation and resources are important but they represent only one dimension of policy. More critical is the issue of what older people want, and need, in terms of learning. However, "demand" for learning by older people is a slippery concept. What people ask for is conditioned by past experience and perceptions of what is available, and without policy intervention, both these factors tend to progressively reinforce social exclusiveness. Furthermore policies targeted at specific groups runs the risk of "ghettoising". More encouragingly, NIACE's 2007 survey of older learners (Aldridge & Tuckett 2007b) found that computer related learning (which accounted for 40% of all learning by people over 55) was distributed fairly evenly across social classes. This reflects both the need to "catch up" with younger relatives and colleagues in using an essential tool of everyday life, and also the potential of the technology to support independent living: to keep in touch with friends and family, and to use the growing range of commercial and Government services available online. The other marked change with age was a shift towards learning in the humanities (the arts, history, religion, music, English language and literature) which account for only 6% of all adult learners, but 22% of those over 55. This clearly reflects a shift with age towards adult learning related to issues of

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<sup>8</sup> This fact is concealed by the convention of collecting statistics on the basis of age break at 18 or 21. Much of what has historically been counted as "adult" is effectively slightly deferred "initial" education, for people who are still shaping their entry into adult life in their early 20s.

meaning in life and one's place in the world: the core questions which the humanities address – where we have come from, and why we are here.

Although learning is often associated with class attendance, much also happens in other places and ways. Older learners are more likely than younger ones to be learning at home (about 20% of all learners over 55, compared to only 10% of those under 45), mainly learning from a book or using ICTs. They are also much more likely to be engaged in long term learning projects (a quarter of people over 55 have been learning the subject for more than three years, compared to 17% of people under 45). Although the proportions studying for a qualification decline with age, one third of those learning between 65 and 74 are still doing so, demonstrating that many people at this age still welcome the challenge.

Finally, the most neglected corner of adult learning is the fourth age, when people are, in varying degrees, dependent on others. Although many people go into care because of physical limitations, but with their intellectual faculties and enthusiasms intact, they have been almost entirely neglected by adult education until recently. Now though there is growing evidence of the value of learning not only in improving wellbeing and the quality of life for residents, but in its ability to reduce the costs of care (Aldridge 2010a; Aldridge 2010b). However, such work is in its infancy, we have only a scattering of individual projects and schemes, and the scale is tiny by comparison with the scale of need, and the potential benefits.

## Conclusion

Extending life expectancy should be a cause for celebration: more years could mean more opportunity. However, an ageing society, and a (radically?) changing economic climate, both raise questions about the distribution of work (of all kinds) and learning across the lifecourse, and about the wellbeing of older people. For the first time in human history, most people will be spending a third or more of their adult lives outside the formal labour market, and despite Government's attempts, we are still in the early stages of developing a social contract for this new phase of adult life – what older people can expect from society and what society can expect from them.

Learning has an important part to play, in promoting wellbeing, and in supporting people in extending their contribution (paid or unpaid) to the community. What is currently provided addresses many of the issues, but on an absurdly small scale, and often in a haphazard way, reflecting historical accident rather than any systematic attempt to identify priorities or to justify support (public or otherwise). As a result, learning opportunities for older people are unevenly available, vulnerable to sudden disappearance, and often priced out of the reach of those in most need. Public policy is uncoordinated, and decisions on funding and other support often fail to recognise the significance of older people's learning to a wide range of social and economic policy priorities.

A more consistent, accessible and generously funded system would deliver real benefits to society, to the economy and to the wellbeing of people in the new phase of life. Perhaps as a new generation enters their 60s they can help reshape retirement, as they have reshaped the previous phases of life.

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