NIACE
The National Voice for Lifelong Learning

A BETTER FUTURE
FOR US ALL

A POLICY PAPER ON OLDER PEOPLE AND LEARNING

NIACE with the National Older Learners Group

May 2015

INVESTORS IN PEOPLE | Silver

POSITIVE ABOUT DISABLED PEOPLE

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FOREWORD

Our population is aging: today one in three people are aged over 50, and this number is rising. This is undeniably good news. We are, on average, living longer, which can mean more time to do things we love, to contribute to society and to watch our families grow and flourish.

But it is also brings challenges for public policy. These include the challenge of living longer with a higher incidence of health conditions; the challenge of longer and more diverse working lives; and the challenge of ensuring financial security.

At NIACE, we believe that learning has a wide array of benefits that can help to meet these challenges. This paper has been produced collaboratively with an array of expert partners who form the National Older Learners Group. It identifies 10 benefits that learning can have for older people: from boosting self-confidence, through improving contribution to and participation in society, to improved ability to make active financial, health and career choices.

Yet we know that older people are less likely to participate in learning. In part this is because public funding for learning is increasingly concentrated on young people, but also because coordination and integration between agencies and bodies is limited.

We need to do better, both to improve quality of life for people and to ensure our public services match up to the challenges we face. Learning should be seen as much a health, financial and work policy as it is a good in its own right.

This paper sets out three aims:

- to **improve access to learning opportunities** for those in later life
- to **build better local partnerships and collaboration** so that lifelong learning supports wider public policy
- to **ensure policy decisions in other fields do not harm or block learning opportunities**, delivering effective use of limited public money.

People are living longer lives and have more choices than ever before. Learning and skills are crucial to helping people make the most of these. We want learning to be an arm of wider public policy. This paper sets out why and how we can achieve this.

Stephen Evans

Deputy Chief Executive

NIACE

EXECUTIVE SUMMARY

Wasted potential

This paper is about learning and older people. In the UK, one person in three is over 50, and the numbers are rising. People are living longer, and while some of these years are healthy active retirement, some are spent in poor health. In both cases, learning can make a major contribution both to the wellbeing of older people, and their contribution to society and the economy. However, the potential is often wasted, because few older people participate in learning, and what is available to them is poorly coordinated.

An issue for many agencies

Since these issues are relevant to many areas of public policy, the paper is addressed to a wide range of agencies and organisations, especially at local level. This includes all those with a concern for the wellbeing of citizens and society: not only those with explicitly educational purposes, but also those whose main concern is with the economy, health and social care, finance and culture.

The benefits of learning for older people

Older people's learning benefits individuals and the wider society in ten overlapping ways – by improving:

- self-confidence and independence
- the individual's contribution to society – through paid and unpaid activity
- better engagement with society
- the management of life transitions like retirement, illness, bereavement and death
- the use of digital technologies
- the quality of care, where older people are both as recipients and givers of care, to young and old
- individual health
- individual financial security and independence
- the sharing of knowledge, skills and culture across society and between generations
- basic skills to cope with an increasingly complex world

The problem

Despite these benefits, older people are much less likely to undertake any kind of learning than those in middle age, and this is especially true for those with less money and less previous education.

There are four reasons for this:

- The relevant agencies are poorly coordinated, often working in isolation, and with conflicting objectives and methods
- There is no generally agreed framework to describe older people's learning needs and aspirations, which would enable agencies and older people themselves to plan and evaluate what is on offer

- The overall funding (from public and private sources) is used inefficiently
- Older people, and especially those with least previous education, are less likely to see learning as relevant to their lives.

A strategy

We propose three aims for public policy to ensure:

- that all of us in later life have access to opportunities to learn the things we want and need to learn, through programmes of education and training which we choose to take part in
- that lifelong learning supports broader public policy for older people, where the learning is a tool to achieve purposes like improved health, financial independence, or reduced loneliness
- that our learning needs in later life are not accidentally blocked by policy decisions in other fields (Most of the damaging changes in education for older people in recent years have been accidental, caused by the impact of policy in other areas).

We propose three policy changes to remedy this:

1. Establish learning as a human right for all, including older people

Encourage all public agencies to recognise the role of learning for older people in enabling them:

- To retain a sense of identity, purpose and meaning in life
- Remain active citizens
- Remain independent for as long as possible
- Remain contributing members of the community
- See themselves as successful learners

and to identify the contribution of learning to these outcomes in their policy documents and in their programmes.

2. Build local partnerships

Many agencies are potentially involved in older people's learning, but they often work in isolation. Better local coordination can improve the quality, quantity and range of opportunity. The aim of local partnerships should be to:

- Maximise participation in learning by people over 50
- Reflect the diversity of individual needs and aspirations
- Promote learning to older people
- Overcome negative stereotypes of ageing
- 'Age proof' services and encourage intergenerational relationships
- Give particular priority in the short term to learning which:
  - strengthens communities
  - helps people to stay in and return to work, paid and voluntary
  - helps people to make better choices about timing of retirement and lifestyle in the 'third age'

-   supports people in the 'fourth age', when people are significantly dependent on others.

3. Use public finding effectively and strategically

Expanding opportunity need not be expensive, but what is spent now is inadequate - although a third of the population is over 50, only 3% of all money, from all sources, spent on learning after school is spent on them. However, a strategic approach will improve the efficiency of whatever resource is available. Such a strategy would aim to:

-   Improve coordination of public policy and agencies
-   Agreeing responsibility for local partnership between agencies
-   Strengthening local organising capacity
-   Encouraging intergenerational learning
-   Improving access to premises for learning
-   Monitoring and evaluating what is happening

1. INTRODUCTION

1.1 A future we would all like

We live in an ageing society, and we are all likely to live longer than our parents or grandparents. This paper is about how learning can help to ensure that longer lives means better lives, and specifically to achieve two objectives:

- that we can all remain happy, fulfilled, independent, valued members of the community throughout our lives, able to continue to contribute to society for as long as possible; and to be treated with humanity and respect when we become more dependent on others
- that we make the best possible use of public and private resources. Badly designed public policy is not only bad for individuals: it costs more

We believe that a more positive, and better coordinated, policy for older people's learning can make a major contribution to meeting both these challenges. This is what this paper is about.

We are concerned with the third of the population who are over 50: the age after which retirement begins to be on the horizon, when age discrimination begins to limit career opportunities and declining health and caring responsibilities begin to drive some people out of work. After 50, most (though not all) can look forward to several decades of healthy, active 'retirement', when many would like to make a more active contribution to society, in paid and unpaid roles.

1.2 Who is this paper for?

This paper is for all agencies concerned, public, private and third sector, to:

- improve the wellbeing and health of older people, and to increase their control over their own lives;
- strengthen local communities and economies;
- increase the contribution which older people make to society, through paid and unpaid activity;
- make more efficient use of public money

This is not just for 'educational' organisations: learning impacts on many areas of public policy and many agencies have an interest in it. Furthermore, the pattern of agencies with an interest in older people's learning is changing, with new roles emerging for regions, cities, local authorities, Local Enterprise Partnerships, Health and Wellbeing Boards, and Ageing Well Projects, among others. Government is increasingly an enabler, rather than a direct provider of services.

1.3 Not another grand plan

We are not proposing a new grand strategy, or more public money for conventional 'adult education'. There are many ways of supporting learning other than traditional classes; much can be achieved through greater efficiency, and older people themselves represent an underused resource, as teachers as well as learners. What most people want (particularly a better educated, healthier and more active older population) is often not more 'services', but more power to influence and control their own lives, and contribute to society.

However, we do believe that the lives of older people, and the wider community, will be better if all relevant agencies approach older people's learning strategically, considering together what might be needed, and to secure it, rather than allowing historical accident to dictate what happens.

We are not calling for separate educational opportunities for older people: many of the issues discussed here are relevant to people of all ages. However, if no one is asking about how a policy might affect older people, they may get forgotten altogether.

2. A VISION

Older people, especially retired people in their 60s and 70s, represent a growing and underused resource for our society. Later life is too often thought of in outdated images of dependency and decline, rather than of opportunity and contribution. This is bad for older people themselves, deprived of opportunities they would like and might benefit from; and for society as a whole, deprived of the contribution which they could make in paid and unpaid activity.

We believe that a more coherent approach to learning in later life would help overcome this problem, benefitting individuals as well as the communities where they live, and society and the economy as a whole.

We have three aims to ensure:

- that all of us in later life have access to opportunities to learn the things we want and need to learn, through programmes of education and training which we choose to take part in.
- that lifelong learning supports broader public policy for older people, where the learning is a tool to achieve purposes like improved health, financial independence, or reduced loneliness.
- that our learning needs in later life are not accidentally blocked by policy decisions in other fields (Most of the damaging changes in education for older people in recent years have been accidental, caused by the impact of policy in other areas).

We believe that this vision can be achieved by a wider recognition of the benefits of learning, and better coordination of the work of many agencies, public, private and voluntary with interests in older people and their welfare. We also believe that the amount of money (public and private) currently spent on older people's learning is inadequate.

The vision is about opportunity, not compulsion or standardisation. No one should be forced to learn anything, but no one should be unable to learn because nobody has decided to offer what they need.

It is time that older people's learning was treated more seriously, not as something on the margins of attention, to be paid for if there is money left over. It should be recognised as something which can make a major difference to the quality of all our lives. It can make us all happier and healthier, and equip us to play a stronger and more constructive part in the lives of our communities. It can also help reduce the demand for, and cost of, public services.

This paper aims to help this to happen. One day we will all be old: this is all our futures!

3. THE BENEFITS OF LEARNING IN LATER LIFE

People who have the opportunity to engage with others and to remain mentally, physically and socially active, are happier. They live longer, stay healthier, and make fewer demands on public services.

Learning, in the broadest sense, can support all these, enabling us to take up new interests and enthusiasms, or return to something abandoned many years ago, and to remain employable if we wish, or need, to stay longer in paid work (as many do). It also enables us to remain active members of the wider community; to understand the world around us; and to share skills, knowledge, experience and support with others. Uniquely among public services, adult learning usually operates by bringing people together in groups. By doing this, it helps bind communities together, developing friendships and networks for sharing knowledge and mutual support within and between generations. In the later stages of life, it helps many people to come to terms with who they are and have been, and where their lives fit in the wider world, and finally to prepare for a 'good end.'

Learning can be formal, with defined objectives and qualifications, but it is at least as likely to be informal and individual; and the opportunities to learn may be provided by public, private and voluntary agencies. At the formal end, a course may provide someone in their 50s with the qualification needed to find employment, perhaps in a new occupation, or returning to work after redundancy. A formal pre-retirement course can help people to manage the life changing transition out of paid work, improving their financial security, and enabling them to find productive and rewarding activity in a healthy old age. Other kinds of learning are much less formal. People learn, contribute and connect with each other in book clubs, tenants groups and choral societies, and through classes in French, parenting, fitness or woodwork. Recent years have seen a dramatic growth of the University of the Third Age, and Mens' Sheds, where hundreds of thousands of older people volunteer their time and energy to teach each other, and to learn together. Brought together in groups (face to face or online), people with a shared medical condition or disability can provide powerful practical and moral support for each other, building a body of accessible advice and support to complement that of medical specialists.

Learning in later life is not only good for those who begin adult life better educated. We know that initial schooling and further education matter, and that those with higher levels of education spend less of their retirement in poor health. However, we also know that people who take up, or return to, learning in later life can achieve these benefits too: exercising the brain and the body at any age keeps them both

healthy. Learning can provide mental stimulus which has been shown to reduce the risk, or delay the onset, of dementias in later life. **It really is never too late to learn**.

NIACE's work with its partners over the years has identified ten distinct ways - which we list below - in which older people benefit from learning.. Of course, they overlap, and are not all alike. Some come from very specific kinds of learning, or activities by specific agencies, others are broader. One class, group or activity may address several of these areas, and within any group, different individuals will have come for different reasons and go away with different benefits. Survey evidence[1] demonstrates clearly that the match between the title of a course and the benefits which individuals report is rarely simple, and few people identify only a single motive for, or single benefit from, a learning activity.

It follows that public policy should seek to encourage a wide variety of opportunities, delivered in a variety of ways, and not try too rigidly to encourage specific kinds of learning, however tempting it may be to see learning as a 'quick fix' for particular policy problems.

The ten headings below provide a framework for reviewing what is available in any area. For each benefit, we briefly identify the issue, its relevance to older people and to public policy, and summarise what survey evidence[2] tells us about it.

3.1 Improved self confidence

All of us want to feel in control of our lives. Self-confidence is critical to our wellbeing, to our sense of who we are, and why we matter. Surveys repeatedly show that developing self-confidence is one of the commonest outcomes of adult learning, at all ages, but it is particularly an issue for older people, bombarded with images of decrepit old age, and worrying about declining capabilities.

The problem of self-confidence is a lifelong one. Almost two in five older learners, particularly women, say that they come to adult learning 'to improve my self-confidence', or 'to develop myself as a person'. The survey evidence shows the proportion of older people reporting improved self-confidence as a benefit of learning remaining constant from 50 into the 80s.

Jean joined the Wednesday class. She has confided that she is financially dependent on a rather controlling partner who has often belittled her, and she

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[1] The survey evidence in this paper (unless otherwise stated) comes from two NIACE national surveys of older learners, in 2005 and 2012. Both used a very broad definition of learning, including formal, informal and non-formal, and including individual/private study.

[2] All the survey evidence in this report comes from the NIACE Older Learners Survey of 2012 – the largest such survey ever conducted in this country.

wants to improve her reading and writing, so that she can understand and cope with form filling, should she need to in future.

<div align="right">**WEA**</div>

3.2 Greater contribution

Most people, whatever their age, want to feel that they are making a positive contribution to society, the economy, their community or family.

For some this means paid work, and for others unpaid activity, which may be formal "volunteering" or informal, like caring for family or friends. As patterns of retirement become more fluid, the boundaries between paid and unpaid work also become less clear. The best predictions of labour demand (from the UK Commission for Employment and suggest that, in the next ten years, the UK will need 7 million more workers than are coming out of school, so we need people to delay retirement, and the longer people stay in paid work, the less the pressure on pensions systems from a growing 'dependent' population. Surveys regularly show that most people in their 50s and 60s, including many who describe themselves as 'retired', would like some kind of paid employment, and the proportion of people aged 50-70 in paid work (and especially those over 65) has been growing steadily for over a decade[3]. However, those who wish to change career in their 50s, and those who find themselves redundant, are likely to find the way back into paid work very difficult, and career guidance services which might help are limited[4]. Effective training to help unemployed people to return to work after 50 is rare and much less relevant to older people.

The most commonly reported benefit of learning is 'passing on my skills and knowledge to other people', and it is clear that older people want to feel that their experience and knowledge is valued by, and passed on to, the next generation. The large growth in recent years of the University of the Third Age, and the Men's Sheds movement, demonstrate this. Not surprisingly, 'improved my chances of getting, or staying in, paid work' is the most commonly reported benefit of learning among those aged 55-64 (32%).

'It has really improved our local history group this course' said a student; 'we do a lot more things now'. The tutor commented, 'it was a real privilege to work with this group. They have so much local knowledge and much of the time I was a facilitator

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[3] Between 2001 and 2001 the employment rate of people aged 50-64 rose from 62% to 67%, and the proportion over 64 doubled, from 5% to 10%. ONS (2013) *Older Workers Statistical Information Booklet*

[4] The NIACE/BIS Mid-life Career Review project in 2014 demonstrated that such services are highly valued, when available. NIACE (2014) Mid-life Career Review: Extending working life through career review at mid-life

of exciting discussion, pulling together their shared ideas and encouraging them to think about the evidence different ways to enhance their understanding'.

WEA

'The programme was particularly successful when we worked in partnership with a housing provider, some of whose tenants got involved in the project and took on the role of project champions, getting other tenants to think about the issues and opportunities and to engage with the training and workshops that were running. Because of the developmental nature of the project we found that peer to peer coaching and support was taking place informally with the sessions.'

Beth Johnson Foundation

While Age UK's digital access courses are tailored to the needs of older people, it is the support of other older people, often in the form of digital champions, which can really make the difference between going through the motions and actually getting engaged. They engage with other older people to support them in learning new ways to communicate, to keep in touch and build relationships. As one put it, they 'champion the cause of getting the over-50s into the *digital wonderland*'.

Age UK

3.3 Better engagement with society

One of the great risks of later life is that people become isolated, as retirement removes the social networks around the workplace, friends move away and partners die. The result is often declining mental (and often physical) health. Society also loses the knowledge, experience and skills of people who often (particularly in the first decades of retirement) could be active contributing members.

Many older people join adult education courses to make friends and overcome loneliness, though many would not choose to admit this. By providing a simple means for people to build new social contacts, and to acquire skills to share and contribute, well managed classes can play an important part in building new friendships and networks.

One in ten learners in their early 50s cite social engagement as a benefit of their learning, but by 75 this has risen to one in four, and is higher among those with the most previous education.

In a national survey of learners in WEA classes, almost all said that the courses helped them make new friends and meet people they would not normally mix with

(e.g. people of a different age, ethnic or social group), and that they enjoyed meeting these people.

More than a third said that, as a result of the course, they were more interested in playing an active role in their communities, in making their community a better place to live. A quarter said that they were better aware of how to influence decision-making, that they are able to play a more positive role in the community, or live a more sustainable life.

The group members were all over 65, with many experiencing age-related conditions including arthritis (leading to lack of mobility) and hearing loss. They were all looking for something to do that kept them busy in retirement. Two were widows who attended courses to 'get them out of the house' and to enable them to meet people who are like- minded to talk to. Two participants help co-ordinate the group. They make sure everyone who can't drive has a lift.

WEA

For many on the project, there is a feeling of being disconnected and disempowered not only by their own life experiences but also by their relationships with local agencies, where they often feel passive recipients.   Playing a greater role has increased participants sense of personal agency with an opportunity to "be part of the community" and with this new engagement, a voice and influence.

Manager, Connected and Learning Glossopdale

3.4 Better life transitions

Later life brings major transitions to most people. They retire from paid work, and sometimes take up new voluntary roles; many move house (from choice or necessity); at some point most experience a health issue which limits their activities; most lose friends and partners, and all of us eventually have to prepare for death. These changes present us with practical and emotional challenges, and the need to learn how to cope in a changed world. Learning can help with them all – directly, by providing new skills and knowledge, and indirectly by providing contact with other people to share experiences, anxieties and solutions.

Although only 5% of learners in their 50s report that learning has helped them to manage life crises, this rises to 10% of learners over 65 - still a large number of people, and the figures probably underestimate the real numbers.

In many couples, the wife has always done the cooking. If she dies first, she may leave an entirely healthy husband dependent on 'meals on wheels', or even going into residential care. One U3A branch brought together a group of men to provide

basic cookery classes, led by one of their wives. The result was reduced anxiety for husbands and wives, and prolonged independence for the surviving partner. The cost to the state was nil.

U3A

A year ago Wendy lost her husband of some 50+ years, and realised the need to get out and build social contacts. She joined the group to improve her story-telling skills. Because she has hearing aids, Amanda sits beside her and writes down anything Wendy misses. She wants to be able to use a lap top, so I have also suggested she join the Wednesday group, where we have use of the computers for the day in the library.

WEA

3.5 Better use of the digital world

Increasingly, access to new technologies, motivation to use them, and the ability to continue to learn as they change, is an essential part of living independently. Confident access to good usable ICT can enable older people to shop and bank from home, and to communicate with remote friends and relatives. In the near future telemedicine will add to the opportunities, and more, which we have not yet imagined, will certainly follow. However, despite encouraging evidence of growth in the number of older people using digital devices, it is still true that half of all people over 64 rarely, if ever, venture online, and the proportion is much higher among the oldest groups[5].

To keep up with this, people will need to learn. Some of this will happen through instruction by salespeople, or friends and family members, or by attending courses (face to face or online.) Much will happen by trial and error, reading manuals or looking for help online. But most of these solutions require people to be confident of their ability to learn, a confidence which comes from successful learning experiences, which may have happened in quite unrelated fields.

Only one in ten older people report better digital engagement as a benefit of learning. It is most often reported by people aged 65 - 74 (who are old enough to have missed the introduction of computers in the workplace), and those with some experience of higher education.

*Technology is one of the areas of older people's learning which has changed most dramatically in recent years. In 2005, 40% of all older learners were 'learning **about** computers', but by 2012 this proportion had fallen to 17%, to be replaced by 'learning **with** computers' – which had risen to over 10%, and which probably includes both formal online courses and self-organised study using the web to*

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[5] Ofcom (2014) *Adults Media Use and Attitudes Report 2014*

explore new interests. Learning with computers is one area where learners are evenly spread across social classes, but as the need for digital literacy spreads, those left behind will be increasingly disadvantaged.

One older woman joined the ESOL & IT class because she felt left behind by this digital world and that everything revolves around IT these days (even going to the doctors you have to use the touch screen). In the class she has learnt how to use some forms of IT, and she feels very proud of herself and that she is integrating more into family and society and this makes her feel more independent. She is looking forward to learning how to use social media like Skype to see and talk to her grandchildren who live out of town.

WEA

'The young people really came into their own as they are more savvy with the IT side of things while the older people have the knowledge about their families. It was a really good- cross generational activity as we teamed up one young person to one elderly person. Generally speaking these two age groups don't mix as well as they should so it's nice to have positive things to share.'

Back to the Future Project , North Tyneside

3.6 Better management of care for the old and the young

Caring, for parents, partners or grandchildren, forms a major part of life for many, perhaps most, older people, and some find themselves with more than one such role at once. One in five people aged 50 - 64, and 1.3 million people over 65 are carers. This informal caring workforce is critical to the lives of individuals and families, and doing it well matters to carers as well as recipients.

But although people can find themselves undertaking physically and mentally demanding domestic and nursing tasks, there is little support available to them to take on these roles. Caring responsibilities are most common among people in their 50s, when many (especially women) give up work in order to care for others, and many experience poverty as a result. The learning challenges are both practical – learning how to manage disability and medical conditions – and emotional – coping with stress, guilt and frustration.

One in ten older learners say that learning had helped them to manage caring responsibilities, most often from social class C2, and aged 65 - 74, although other evidence shows that caring responsibilities are most common among people in their late 50s. This may suggest that anxiety about being able to manage this rises as people move into their 70s, and begin to experience limitations of their own.

The Omega Family Carer Community Learning Support Project developed the coping, communication and learning skills needed to help family carers address their own personal needs and to take better care of relatives suffering from terminal or chronic health conditions. This project included a range of basic skills including financial and numeracy courses.

Community Learning Innovation Fund

Peter does not live in the home, but his wife does. 'The classes are something they can do as a couple. Both of them love art (Nancy paints and writes poetry) so they absolutely love the sessions (their words not mine). They both feel they have learnt things. It gives them something to talk about as well as when the family visit and most importantly it helps to involve Peter with the home.'

Out of the Frame Loan Boxes Project

3.7 A healthier old age

As people age, ill health and disability become more common, limiting opportunities for many, and dominating life for some. Health professionals and researchers know how to reduce the risks of ill health, and help people to manage disability, but often this knowledge is not available, or taken up, by those who most need it.

Direct health education can help some, while exercise and physical education classes of many kinds can keep people fit and, importantly, can provide the group support which can help people to overcome the inertia which so often overcomes good intentions. For many (especially the oldest, and recently retired men) social isolation is a major cause of poor mental health, which can be overcome through joining a class, whatever the ostensible 'subject'. For some people, especially in the later years, a learning programme can provide structure, satisfaction and purpose to a life which is otherwise shapeless and demoralising. For others, with specific medical conditions, support groups can be effective ways of helping people to learn how to manage their condition, and to pass on their knowledge to others.

Thirteen percent of older learners report health benefits of some kind from learning. This was most common among the oldest groups (post-75) and those who were retired or in part-time work.

In the WEA national survey, a third of older students said that they know better where to go for information about health and wellbeing as a result of their course. A quarter knew better how to access support for a health condition, and similar numbers said that they had a better understanding of physical activity and its impact on health, and could better understand and question advice given by healthcare professionals. One in five now do sports or exercise as a result of the

course. All these figures were substantially higher for people with mental or physical disabilities.

'It gives me more strength on both legs, even in a straight standing position'. Following a car accident, Jean was suffering from chronic leg pain. Her doctor suggested that Ballet Pilates may help her develop strength through weight bearing exercises which could help relieve the pain and ensure her posture would not diminish. She started attending classes, engaging in learning ballet routines and Pilates exercises, and says that she is now able to live a more comfortable and pain-free daily life and plans to take on more physical activity to keep her active.

Senior Creative Arts Learning Project

'I feel that I am able to be more mobile and flexible and have a better knowledge of my condition. This in turn has given me more confidence in my performance at work; this has also been transferred to family life. What is really important is that I can recognise when I need support and that I am not letting the company down if I ask for it. They have been very supportive'.

Participant in NIACE's Mid-life Career Review; Partner:
Workplace learning advocates

3.8 Better financial security

Retirement brings new financial challenges. Most experience a significant reduction in income, while others find themselves having to manage larger sums than they have ever handled before. Changes like the Government's plan to give people greater discretion over pension funds, increase control, but also the complexity of decisions. People worry about how to plan for unpredictable future care costs, the chance to provide support to family members now, or to preserve an inheritance for them later. People are particularly vulnerable to financial abuse from criminals, "friends" or relatives in later old age, or when one member of a couple who has always handled financial issues, dies.

For those with larger resources, independent financial advisers can help, but their expertise is less relevant to the majority, whose funds are too small to afford such professional help. Learning, through formal courses or informally online and with books, can help people manage their finances more effectively, whether the issue is how to budget on the State Pension, or to manage a portfolio of investments. Pre-retirement courses have always focused strongly on financial education, but have never been available to most retirees.

Although the financial challenges of later life are substantial, few people (3%) report this as a benefit of learning. This partly reflects a lack of provision, or a (perhaps

misguided) perception that what is needed is 'advice', or 'information' rather than 'education'.

Future East, the East of England Forum on Ageing, has developed a 5 session course 'Silver Circles' for older people on money matters, and the local U3A is hoping to take this up.

U3A

3.9 More sharing of knowledge, skills and culture

Traditionally, adult education courses have provided a way for people to pursue a vast range of interests, often described as 'learning for its own sake' (though most learners have more complex purposes). It provides an opportunity to stretch one's mind, extend horizons and explore new interests. A key role is played by museums, theatres, dramatic and musical societies, and heritage organisations, as well as by broadcasters. Recent years have seen a growth in self-organised learning of this kind, especially through the University of the Third Age, where groups come together to pursue interests, learning together, or using a member with relevant expertise as a voluntary tutor. Most communities contain retired people with specialist expertise who would welcome the chance to use this and to pass it on to others.

Culture, whether 'high' or 'low', binds communities together, and is created and maintained by the constant interchange of ideas, knowledge and experience. Learning is a way in which culture is transmitted between generations and groups, whether it is developing a deeper appreciation of opera, or passing on a traditional craft skill.

About a quarter of all older learners are studying something in the broad field of culture (arts, history, music, religion, languages), and the proportion rises with age, with one in five of learners over 75 studying 'arts.'

In the 1980s there was only one known practitioner of Coggeshall Lace making, once an important feature of the economy of North Essex. She was herself long retired, and had the County Council's adult education service not invited her to teach an evening class, the skill would have died out with her. The result is a small, but surviving community of practitioners.

Essex Adult Education Service

'Alice' lives in a care home. She is aged over 75 and has some disabilities, including partial deafness. She has no family to visit her. Originally she was resistant to the project but now she feels it has widened her knowledge on various paintings and their background. She now attends group sessions regularly and tells other residents

about the workshops. At a number of 'loan box workshops' she has often made the most insightful comment and raised some really interesting and new perspectives on the art objects. She feels more confident in expressing her opinion, especially on the paintings which she really likes.   The boxes have also prompted memories; 'Yes, it's about a relationship to past life... often more vivid than the present'. Although her deafness makes talks/events difficult for her, she says that when the loan boxes are discussed in a small group with the presenters close up, she can then lip read.   For her the loan box project: 'enables us to go to places without going.'

Out of the Frame Loan Boxes - Wallace Collection
Community Learning Innovation Fund

3.10 Better English and Maths

Literacy and numeracy do not become less important as people age, indeed the paperwork associated with pensions and services for older people are increasingly complex, and the problem can be particularly urgent where a partner dies, or becomes unable to do this work.

There are many reasons why people do not acquire the basic skills of literacy and numeracy early in life, and the numbers are significant among those who left school before the 1980s, who are now in, or approaching, retirement. Many have found ways of surviving despite this: for example, by avoiding jobs which require literacy, or depending on a partner 'to do the paperwork'.

However, About 6% of older learners, mainly from social classes C2, D and E, see 'improving my reading and maths' as a benefit of learning. Interestingly they are not generally economically active.

Bill joined the creative writing class. He's 84, with a hearing aid, and wanted to write articles for a radio magazine. Each session began with a show and tell, to encourage speaking and listening. The tutor also suggested to Bill that he join another class, where we do more work on basic literacy needs. Bill had examples of the many courses he'd attended to improve his spelling, where he said few of his needs had been met.

WEA

4. WHAT IS THE PROBLEM?

4.1 Poor coordination

Although learning can make a real difference to the quality of older people's lives, many engage in some form of learning, and many agencies try to help, the opportunities available in any given area rarely reflect what we know about older people's learning needs and preferences. The pattern is often confused by overlapping and conflicting Government policies (at local and national level), and opportunities are not always available to those who might benefit. Increasingly, publicly funded learning is concentrated narrowly on specific disadvantaged groups, on those who can pay relatively high fees, or on direct skills for paid employment.

At present, what is available is largely dictated by three things:

- particular Government objectives, like improving diet or safety
- the requirements of their employers (for those in, or seeking, work)
- what adult education providers can persuade people to pay for (which tends to reflect what has traditionally been offered)

Many specialised agencies (for example in health) provide learning opportunities in their own field, unaware of overlapping provision made by others. Expertise in teaching adults, and promoting adult learning, is often not shared between agencies. The result is a diverse, but very patchy, range of opportunities, very different in different places, and much more accessible to some people, and in some places, than others. Often this fails to meet important needs, or only meets them for some groups and in some places.

4.2 Lack of an agreed framework

Older people will only take part in learning if they see the relevance of what is offered to their particular needs or interests. However, most people can only choose from what is offered, and many important needs will never be 'demanded', because:

- Individuals may not want to admit to needs like loneliness or reading difficulties
- Individuals may not recognise, or fully understand, their learning needs, or they may lack confidence that anyone can help
- Government has objectives like improving social cohesion, or health, which people can be persuaded to join in, but will not ask for (or be prepared to pay for)

It is therefore important that in every area there is a wide range of opportunities and that some key topics are available to all.

We believe that the range and quality of opportunities to learn at local level would be significantly enhanced, at modest cost, it local partners were to use the framework of ten benefits outlined above to review and develop learning opportunities in their area. This would provide a more sensitive picture than the traditional listing of courses, which undervalues the informal, and makes unwarranted assumptions about intentions and benefits.

Using this framework would make it possible to:

- identify gaps in current opportunities
- seek innovative ways of filling those gaps
- monitor how far opportunities to learn are available and accessible to everyone
- make it easier for providers to learn from each other, to improve quality and relevance

4.3 Inadequate funding

Although learning for older people brings many benefits, to individuals and society, there are many competing calls on public funding, and adult learning needs to justify itself in that context. A key policy question is, of course, whether enough is being spent on older people's learning to meet the needs, and who is paying the costs and receiving the benefits. In 2009 a National Inquiry into the Future for Lifelong Learning examined the economics of adult learning in detail for the first time, considering funding from public, private and voluntary agencies, and including individuals paying for themselves, training paid for by employers, student loans and tax relief for training. Not surprisingly it found that much more was spent on the education of young people (aged 18-24), who are preparing for adult life, than on older people. However, the scale of the difference was a surprise, especially bearing in mind that the older groups include people in paid work, and major Government programmes for the unemployed and in health education. Although people over 50 constitute over 40% of adults, they account for only 3% of all expenditure on all adult learning. We believe that this is an inappropriate balance, and would endorse the Inquiry's recommendation that a proportion of the saving of public expenditure arising from falling birthrates should be used to enhance opportunities later in life.

5. HOW TO IMPROVE THINGS

We propose that public policy for older people's learning should have three aims:

5.1 Establish learning as a human right

The first issue is to secure a widespread understanding of the role of learning for older people. With most people spending much longer in relatively healthy and independent "retirement" of some form, we need a public policy which looks at learning for life: not just employment and extending working life, or the health and social care issues of later old age. Access should be seen as a human right, and making sure that older people have opportunities to learn should be an important objective of Government policy (whether or not the learning is supported or funded directly by Government).

We propose that the learning opportunities available to older people should aim to support their general wellbeing, and specifically help them to:

1. **Retain a sense of identity, purpose and meaning** in life

2. **Remain active citizens**, participating in the full range of civic activity and consulted about issues which particularly affect older people

3. **Remain independent** for as long as possible

4. **Remain contributing members of the community**, in paid or unpaid work

5. **See themselves as successful learners**, able to use learning to enhance the quality of their own lives and of the wider community.

5.2 Build partnerships to extend opportunity

Since ensuring an adequate range of learning opportunities for older people can never be the sole province of one agency, it is vital to form local partnerships between the many relevant agencies in the public, private and voluntary sectors - educational, health, financial, social, employers and trades unions. They need to agree on leadership and recognise that partnership between agencies with different objectives, methods and funding systems is not always easy. Local partnerships should aim to:

1. **Maximise participation in learning by all older people**
   While no one should be obliged to do anything, neither should they be unable to do something important because it is not available, and no one should be prevented, merely on the grounds of age, from doing anything available to younger people.

2. **Reflect the diversity of individual needs and aspirations**
   Older people are not all alike, and policy needs to recognise the diversity, including:

   a. Diversity of opportunity: no single agency can, or should, attempt to provide all the services required.

   b. Diversity of approach: no single form of delivery will meet all needs for all older people. Different approaches to learning (formal/informal, face to face and distance, in a group or on one's own, embedded in other services or as part of a commercial relationship) may be appropriate in different situations, and for different learners.

   c. Diversity of outcomes: individuals bring different motivations to the same activity, and leave with different outcomes. Measures of success and funding systems need to recognise that there is rarely a simple one to one relationship between the stated purpose of an activity and the benefits it brings to each learner and to the communities in which they live.

3. **Promote learning to older people**
   Older people, especially those with least experience of learning in adult life, need encouragement to take part, and to see themselves as successful learners, recognising the learning which they do, and the potential benefits of extending this.

4. **Overcome negative stereotypes of ageing**
   Challenge depictions of later life which associate it with dependency and physical and psychological decline.

5. **'Age proof' services, and encourage intergenerational relationships**
   Ensure wherever possible that older people have equal access to opportunities, rather than parallel 'special' services.

6. **Give special priority in the short and medium term to four areas**
   There are four immediate priorities in need of attention:

   a. Forms of learning which strengthen communities and help people to maintain their independence and sense of purpose. In recent years public policy has focused on learning for work, and less attention has been paid to the role of learning in maintaining independence and building social networks.

   b. More accessible and relevant learning for work. Older people should have access to learning for employment, both for those still in, or seeking, paid work, and for those seeking voluntary roles. Government's use of qualification levels as a proxy for employability is particularly unhelpful for older people, who often need short, intensive help to update skills and knowledge, and to adapt their previous experience to new contexts.

   c. Later life careers guidance, and education to prepare for retirement and the third age. After 50, people make decisions about work and lifestyle in the run up to retirement. Good careers guidance and pre-retirement education can

help people to make better informed decisions about retirement, finance and health, which can increase their contribution to society and their own wellbeing well into retirement.

d. Developing and funding effective approaches to learning in the 'fourth age' – including finding effective ways of joint working between education, health and social care. People entering a phase of long term dependency face great changes. Learning which maintains interests and activities can delay the onset of dependency and improve their quality of life. While small scale projects have explored the learning needs of this phase of life, and ways of meeting them, we do not yet have a coherent and accessible service.

5.3 Use public funding effectively and strategically

The third priority is to ensure that adequate resources are available, and that they are used efficiently. Expanding opportunity to learn for older people need not be very expensive, and much can be achieved with minimal cost. We believe that an increase in spending (public and private) on the priorities identified above can lead to major savings. It can do this by increasing people's independence, and their ability to manage their own lives, and unlock their potential to be contributing members of the community, both through paid and unpaid work. If joining a class keeps an individual out of residential care for only a few days, it will have paid for itself. Public funding may be particularly important in securing partnership and coordination.

The central strategy should include:

1. **Coordinate public policy**
   Several Government departments have interests in older people's learning, but these are rarely well coordinated. Thus health education, financial education, work related learning, education for citizenship and social engagement rarely link to broader kinds of learning opportunity, leading to duplication of effort, inconsistent approaches to charges and access, uneven quality, and lack of easy access for individuals. When these are all seen as separate services, individuals are less likely to continue learning, and to see themselves as autonomous successful learners.

2. **Agree responsibility and a framework for local partnership**
   Local partnerships should bring all the providers (public, private and voluntary) together, to coordinate resources, consult older people (current and potential learners), and promote learning among older people. A key issue is to identify who, at local level is to act as "leader" for development and coordination. Obvious candidates include Local Authorities, Local Enterprise Partnerships, and Health and Wellbeing Boards, but other agencies may be more appropriate in particular places.

3. **Strengthen organising capacity**
   Ensuring a coherent and accessible range of lifelong learning opportunities calls for local capacity to organise and promote learning for adults. This role, which used to be played by some Local Authorities, has been eroded, or focused more

sharply on specific disadvantaged groups (usually younger), and needs reinvigorating. This will involve some extra costs, but these need not be large.

4. **Encourage intergenerational learning**

   While sometimes older people will prefer age based activities, many welcome intergenerational contact. In developing opportunities, partners should encourage age mixing, to build relationships and trust across generations.

5. **Improve access to premises**

   Where adult learning brings people together it can improve social cohesion, promote good relations between generations and support older people, who are prone to social isolation (especially after transitions like bereavement or moving home). Much learning can be facilitated (at little cost) if premises are available for voluntary self-organised groups, including notably the University of the Third Age. Sometimes public resources, especially access to buildings, workshops and equipment which could be used for learning, exist but are not available, because of conflicting policy priorities, unhelpful regulations or simply lack of awareness of the possibilities.

6. **Monitor and evaluate**

   We need to monitor older people's participation in learning, and their views about what is available, regularly at local and national levels, to make sure that what is being offered is relevant and of appropriate quality, and that the interests of older learners are not damaged by unintended effects of policy changes in other areas. Relevant issues, apart from levels of general satisfaction, should include an examination of the impact on social inclusion of the shift from public to private and voluntary services; and the implications for social cohesion of the shift to more individualised learning models of learning.

ANNEX 1: A PICTURE OF OLDER PEOPLE'S LEARNING IN ENGLAND

In the mid-20th century opportunities to learn for older people were very patchy. In some areas (mainly London and a few major cities) vigorous and well-funded local authority adult education services provided extensive and cheap programmes of courses, with generous fee concessions for older people, which were widely seen as a part of a healthy welfare state. These were complemented by programmes run by Universities and the Workers Educational Association. In those areas, many older people took up the opportunity, but in some others there were few formal courses, although voluntary organisations made some provision, largely dependent on the enthusiasm of local volunteers.

Around the turn of the century local authority run adult education and further education became more formalised, and the early 21st century saw a great expansion in learning by older people, driven partly by demography, and partly by unintended consequences of changing funding systems. However, since the mid-2000s, resources have been increasingly focused on work related education, and other kinds of learning have been cut, or fees increased substantially. Although there has been some growth in the take up of apprenticeships by older people, it is still the case that most employed older people are much less likely to train that their younger colleagues, despite the growing pace of technological change and Government policy to extend working life.

In the last decade we have seen a large fall in participation in publicly funded adult education by older people, although the overall volume of learning does not seem to have changed. Rather, older people have found other ways and places to learn, through voluntary organisations (notably, but not only, the University of the Third Age), or by making use of the growing range of opportunities available online.

This shift from publicly provided, more formal, classes to less formal, and privately funded, activity is not necessarily a change for the worse, indeed in some cases we may now have more relevant and accessible opportunities. However, the opportunities available to older people have been the result of accident, not policy. In so far as there was a policy, it was concerned with those staying in paid work, not the rapidly growing proportion of 'retired' people.

We know relatively little about the impact of these changes on the lives of individuals and their communities: we do not know whether these changes have excluded some people or some kinds of learning need, whether the quality has changed, or whether the new ways of organising will prove sustainable over the long term. There is a clear case for more research and evaluation to explore this.

Surveys provide the most comprehensive evidence of participation in learning of all kinds, and the largest surveys ever conducted of older people's learning were carried out by NIACE in 2005 and 2012. Both asked what was being learned, where,

when and why, and with what benefits. The 2012 report also examined whether, and how far, current patterns might be changed.

These surveys present a clear picture of how things have changed over a six year period, which saw a major recession and the introduction of austerity policies which affected many public services. The most significant changes have been in the role of employment, in the location of learning, and the role of computing and online learning.

The following key points emerge:

Who was learning?

- Around one older person in five reported some form of learning in the last three years. This did not change between 2005 and 2012, but what they are learning, where and why has changed markedly.
- Employment status is more influential than age itself in determining how likely people were to be 'learners', the subjects chosen, the reasons for learning, and the benefits achieved. This suggests that, as retirement patterns become more complex, age may become less relevant.
- The age at which an individual left initial education continues to have a major bearing on the likelihood of learning, and on what is learned, whereas the influence of gender is much less.
- The rise of independent online learning may be adding an entirely new form of learning, and cohort of 'learners', which is masking an overall fall in traditional forms of learning.

What were they learning?

- Older people learning for work related reasons are generally younger, and come from a broader social range. They are most likely to be studying health, social work, and occupational health and safety.
- Those learning for non work-related reasons are older, and most likely to be studying languages, arts, history and literature. They are most likely to report studying because of 'interest in the subject', 'I enjoy learning', or 'to develop myself as a person.'

How do they benefit?

- The benefits of learning are complex. Most older people report more than one kind of benefit.
- Motivations to learn are not the same as benefits from learning. Many of the benefits reported do not match the motives which led older people to embark on learning.
- The oldest groups say that learning is important to enable them to remain socially engaged, and to maintain their health.

Where do they learn?

- The location of learning changed significantly between 2005 and 2012. The numbers of older people learning in FE Colleges and Universities has fallen

dramatically, and they are more likely to be learning in work related settings, while the proportions learning in adult education centres has risen.

▪ There was a large growth in independent learning, both individually and in groups, and a marked growth in the numbers reporting learning online, even among the 75+ group. Independent learners are older, more male and better educated.

▪ Employers paid for learning for about half of all older employees, and there is little sign that this is affected by the employee's age, though full-time employees are more likely to benefit than part-timers.

How many 'non-learners' are there?

▪ Since learning is a natural part of being human, there is logically no such thing as a 'non-learner', but many people perceive themselves as such, because of narrow and outdated understanding of what learning is, and how it can be done.

▪ More than half of all older people said that nothing would make learning more attractive to them, and this rises to three quarters of those 75+. For those who might be persuaded, the subject was more important than the traditional barriers of location, timing and cost.

▪ The 'non-learners' most likely to be attracted into learning are generally younger, female, and to have done some learning since school (but not in the last three years). They are most likely to be in social classes D and E.

ANNEX 2: SOME OF THE PARTNERS

Throughout this report we have stressed that improving the range and value of older people's learning is an issue for many agencies and organisations, concerned with learning, health, social care and community cohesion. Often these agencies are unaware of other relevant bodies in the same area. Since better awareness and cooperation can produce economies of scale, improvements in recruitment and better quality opportunities for learners, we not here some of the key players. Some are obvious, others less so:

- Age UK: www.ageuk.org.uk
- Ageing Well Projects: https://www.gov.uk/government/policies/improving-opportunities-for-older-people/supporting-pages/supporting-councils-to-provide-a-better-quality-of-life-for-older-people-through-local-services-ageing-well
- Care homes
- Churches
- Community Learning Champions: http://www.communitylearningchampions.org.uk/
- Education providers: Adult Education; Further Education; Higher Education
- Employers
- Health agencies
- Health and Wellbeing Boards: http://www.local.gov.uk/-/journal_content/56/10180/3510973/ARTICLE
- Housing Associations
- Local Authorities - educational, wellbeing, social care: http://www.local.gov.uk/
- Local Enterprise Partnerships: https://www.gov.uk/government/policies/supporting-economic-growth-through-local-enterprise-partnerships-and-enterprise-zones/supporting-pages/local-enterprise-partnerships
- Men's Sheds: http://www.menssheds.org.uk/
- National Careers Service: https://nationalcareersservice.direct.gov.uk/Pages/Home.aspx
- Trades Unions and unionlearn: https://www.unionlearn.org.uk/
- University of the Third Age: http://www.u3a.org.uk/
- Women's Institutes: http://www.thewi.org.uk/
- Workers Educational Association: http://www.wea.org.uk/

FINDING OUT MORE

Those who wish to follow up the ideas in this paper can find relevant material in the following sources.

NIACE: www.niace.org.uk

Age UK: www.ageuk.org.uk

ABOUT THE NATIONAL OLDER LEARNERS GROUP

The National Older Learners Group, which drafted this paper, is convened by the National Institute of Adult Continuing Education, with support from the Department for Business, Innovation and Skills. It meets three times a year to bring together national organisations with interests in older people's learning to share ideas and knowledge. This is the third policy paper it has produced since it was formed in 2007.

It currently has members from:

- Age UK
- Association for Education and Ageing
- Association of Adult Learning Providers
- Association of Colleges
- Career Development Institute
- Centre for Policy on Ageing
- Chartered Institute of Personnel Management and Development
- Department of Business, Innovation and Skills
- Department of Culture, Media and Sport
- Department of Work and Pensions
- Local Authorities Forum on the Education of Adults
- Men in Sheds
- National Institute of Adult Continuing Education
- National Institute of Careers Education and Counselling
- Open University
- The Age and Employment Network
- Trading Times
- U3A (University of the Third Age)
- Workers Educational Association

Views expressed in NOLG papers do not necessarily represent the policies of the participating organisations.