Demography and Lifelong Learning

IFLL Thematic Paper 1

IFLL
Inquiry into the Future
for Lifelong Learning

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niace

promoting adult learning

NIACE has a broad remit to promote lifelong learning opportunities for adults. NIACE works to develop increased participation in education and training, particularly for those who do not have easy access because of class, gender, age, race, language and culture, learning difficulties or disabilities, or insufficient financial resources.

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Note

Although this paper looks decades ahead, it is written at a time of particular economic and social volatility, at the point where a very long period of economic growth was coming to an end. The data used is as up to date as is possible at the time of writing, but I am aware that many things are changing. I apologise if some comments about the health of the UK economy seem dated. I am also aware that a number of changes are in hand in public policy which will take place immediately after publication, including major government papers on Social Mobility, Ageing Policy and Informal Adult Learning.

Professor Stephen McNair
December 2008

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Foreword

This is the first Thematic Paper to be published from the Inquiry into the Future for Lifelong Learning (IFLL). The Inquiry was established in September 2007 and will produce its main report in mid-2009. It is sponsored by the National Institute of Adult and Continuing Education (NIACE), with an independent Board of Commissioners under the chairmanship of Sir David Watson. Full details of the IFLL can be found at www.niace.org.uk/lifelonglearninginquiry.

The overall goal of the Inquiry is to offer **an authoritative and coherent strategic framework for lifelong learning in the UK**. This will involve:

- articulating a broad rationale for public and private investment in lifelong learning;

- a re-appraisal of the social and cultural value attached to it by policy-makers and the public;

- developing new perspectives on policy and practice.

IFLL: principal strands

The Thematic Papers are complemented by several other strands of IFLL work:

– *Expenditure Papers*. These will provide a broad overall picture of expenditure on all forms of lifelong learning: by government, across all departments; by employers, public and private; by the third sector; and by individuals and households. We shall provide, as a complement, a summary of overall participation. The two in combination should provide a benchmark for mapping future trends.

– *Sector Papers*. These will discuss the implications of lifelong learning for each of the sectors involved in providing learning opportunities: pre-school, school, FE, HE, adult education centres, private trainers, third sector organisations and local authorities. The goal here is to encourage innovative thinking on how these parts do or do not fit together, as part of a systemic approach to lifelong learning.

– *Public Value Papers*. These will look, from different angles and using a variety of techniques, at the 'social productivity' of lifelong learning; i.e. what effects it has on areas such as health, civic activity or crime. The goal is both to provide evidence on these effects and to stimulate a broader debate on how such effects can be measured and analysed.

– *Learning Infrastructures*. Unlike the others, this strand consists not of a series of papers but of a set of scenarios, designed to promote debate and imagination on what the infrastructure for learning might look like in the future. This challenges us to integrate the physical environments of learning, the virtual environments of learning technologies, and people's competences and behaviour.

We have also been consulting in the four UK nations, and amongst learner groups and other stakeholders. Periodic updates on IFLL progress are to be found in our Bulletin (you can register for Inquiry Bulletins at www.niace.org.uk/lifelonglearninginquiry).

Thematic Papers

The Thematic Papers form the core initial substance of the Inquiry's work. They cover the following:

Prosperity, Employment and Work   Poverty and Social Exclusion

Demography and Social Structure   Citizenship and Belonging

Well-being and Happiness   Crime and Social Exclusion

Migration and Communities   Sustainable Development

Technological Change

Each of these themes has been tackled in the same way: a call for evidence was issued; a day-long seminar was organised, with inputs from practitioners, policy-makers and researchers; and the results of these two stages, and subsequent discussions and contributions, are distilled into a Thematic Paper, written either by an Inquiry Commissioner or a member of the Inquiry Secretariat.

We have posted on the Inquiry website the evidence submitted specifically to the Inquiry, along with the papers and presentations contributed to the thematic seminar. A list of those who submitted evidence on Demography and Social Structure is at the end of this paper.

Next steps

This Thematic Paper represents the culmination of one stage in the Inquiry's work on this strand. We are very grateful to all those who responded to the call for evidence, and who contributed subsequently to the seminar. However, we are very well aware that the process of debate and consultation has been limited. Some people will not have been aware of the call for evidence, or not

had time to make a submission. Others will have waited until there were some conclusions to respond to. Therefore, the publication of this Thematic Paper is also an invitation for a second round of comment, submission and debate. Are there important issues which are not covered here? What further evidence should be included? And, most importantly, what further conclusions should be drawn, to feed into the Inquiry's final recommendations?

Responses to these questions will be taken into account as we move towards preparing the Inquiry's main report. This is due to be published in June 2009. It will be followed by a further period of discussion – and revision.

Tom Schuller
Director, IFLL

Sir David Watson
Chair, IFLL Commissioners

Executive summary

The demographic challenge

The shape of life in Britain is changing. The population is becoming older and more culturally diverse, and individuals are experiencing more complicated and less predictable lives than their parents. These changes all have implications for what people need and want to learn and when and how they want to do it. This paper is about the implications of these demographic changes.

Demographic change could be good news. We should be pleased that most of us will have a longer healthy life in a more diverse and interesting community. However, longer and more exciting lives are also more risky ones – for us as individuals, and for society as a whole. If we are to flourish in this less predictable world, leading satisfying and productive lives from birth to death, we need to be confident of our own identity and place in the community. We need to know that our contribution is recognised and our needs understood and addressed, and that we will be treated fairly. To achieve this, we need to be able to learn throughout our extended lifespan, to build and maintain our employability, to maintain our self confidence and identity and be able to contribute to the future of the community.

What is changing?

Changes which are already taking place include the following:

- **the population is growing but ageing**: as a result of rising life expectancy, improvements in health, and through immigration[1];

- **life patterns are becoming more complex, and less predictable**: with more job changes for many, more geographical mobility, more frequent relationship break-ups, second and lone parent families, and more multi-generation families;

- **there are fewer young adults**: the numbers of young people entering the labour market are shrinking, and they are taking longer to establish themselves in long-term careers and adult identities;

- **there are far more people in the 'third age'**: with most people spending a much larger share of their lives in potentially healthy and active retirement, which lasts for much longer;

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[1] The implications of migration for lifelong learning are the subject of a separate Inquiry paper.

- **there are more people in the 'fourth age'**, with more people (mainly in the final years of their lives) dependent on others for some aspects of daily life;
- **there is greater ethnic and cultural diversity**, with more people from minority ethnic backgrounds, more widely dispersed across the country.

For lifelong learning policy, the two most important issues are that:

- **most people are experiencing more frequent, and less predictable, life transitions.** As a result of globalisation, technological and social change, transitions are more frequent, including entering and leaving the labour market, migration (into, out of, and within, the UK), childbearing and family formation, divorce, second families, caring for others, and bereavement;
- **most people are spending more of their lives outside the labour market** than their parents did: in 'retirement' of some kind, and carrying out unpaid caring roles (for children and older dependents).

How do we manage uncertainty?

How these changes will affect life in Britain will depend on a number of factors, including rates of economic growth, the regional distribution (and nature) of work, patterns of migration, and external factors like political instability and climate change, which may affect international movements of population.

We cannot predict these effects precisely. Some factors, like birth rates, or the total size and location of the population, and the nature of the current workforce, have been studied thoroughly. By contrast, issues like the ethnic mix of the population, and numbers of migrants, are less clear, because people change their plans, data is more difficult to collect, terminology is more uncertain, and much depends on political, economic and social change at global level. Furthermore, some issues will always remain a matter of informed estimates, like the size of the voluntary, grey and black economies, where work is hidden because it is not formalised or is illegal.

However, we do know that the overall effect of demographic change is likely to be a growing but ageing population, with a workforce increasingly dependent on immigration, a growing retired population, and an increasingly unpredictable lifecourse for many people. This poses three risks which policymakers need to consider:

- **economic tensions**: as a shrinking number of economically active people support a growing number of retired dependents, exacerbated by uneven distribution of income and wealth, which makes it easier for some people to take advantage of new opportunities than others;

- **cultural tensions**: as new patterns of migration challenge the sense of identity of communities and the security of immigrants;

- **personal well-being and health tensions**: as the loss of the traditional anchors of identity in work and family undermine peoples' confidence and wellbeing.

Lifelong learning cannot solve all the world's problems, but it can contribute to reducing all three of these risks.

Where does learning fit?

Demographic change does not alter the fundamental purposes and needs for learning, either for individuals or for society as a whole.

As individuals, we need learning to build our:

- **identity capital**: to develop and maintain our sense of identity, self confidence, control over our lives, and engagement with other people. This is critical to well-being and mental health, and includes developing powers of creativity and reflection. This sort of learning may be more important when people spend less of their lives in paid employment, which gives most people a sense of purpose and meaning;

- **human capital**: to develop the skills and knowledge needed to find and retain sustainable and satisfying employment, both paid and unpaid. This may be more complex over a longer working life in a more rapidly changing labour market, and as the numbers of people in the 'third age' expand, it will be more important to understand the learning needs of the voluntary labour market;

- **social capital**: at two levels. The first is to raise and maintain our families, which becomes a more complex task with the rise of multigenerational and dual earner families, more frequent divorce, second marriages and second families, and growing caring responsibilities for a larger older generation. The second is to play an active part in the wider society, which becomes more difficult as geographical mobility (within, into, and out of the UK) grows.

As a society, we need lifelong learning:

- **to maintain the skills base of the economy**, to ensure ongoing prosperity;

- **to secure the transmission of knowledge and skills** between generations, and good intergenerational relationships;

- **to promote citizenship and community cohesion**: assisting newcomers to integrate, host communities to welcome, and communities to maintain a healthy evolving social life.

What changes are needed?

If we are to respond well to demographic change we need to consider:

- **timing of learning**: when in the lifecourse learning is likely to take place – when people are experiencing less predictable transitions, some of which may be repeated several times;

- **balance of learning**: whether the balance of attention to learning for economic, social, personal and societal purposes is appropriate (recognising that these are all interdependent);

- **content of learning**: whether we need new 'curricula' to meet the needs of new or expanding groups.

However, policy approaches which work for formal schooling, where Government can plan, and in broad terms manage, the curriculum, do not work for post school learning, where the mix of providing agencies, funding streams and motivation is much more complex, and where much of the most important learning takes place in private, in the workplace and the community, without any formal structure.

What is needed is a policy framework which ensures that there are opportunities for people to learn what they need, when they need it. This paper argues that current frameworks do not provide adequately for some important, and growing, needs.

This calls for a rebalancing of policy attention:

- **by age**: recognising that learning needs to continue throughout life, and our historic concentration of policy attention and resources on young people cannot meet the new needs. We particularly need to consider how learning is distributed between the four major phases of life: 0–25, 25–50, 50–75 and 75+;

- **by purpose**: recognising that learning for personal meaning and for social cohesion are important, and neglected, areas of lifelong learning, alongside learning for paid employment.

This also calls for change, to make more and better learning opportunities available for:

- **labour market entry**, to reflect the need for entry at less predictable ages from 16 to 70+;

- **mid life review:** to help people adjust to the later stages of employed life, and plan for the transition to 'retirement';

- **the growing 'third age'** – to support people in establishing identity and finding constructive roles for the much longer period they will spend in active retired life;

- **the growing 'fourth age'** – to maintain identity, health, social engagement and well-being during the final stages of life;

- **citizenship, migration and mobility** – to enable people, in an unstable society, to establish themselves in new locations, and to develop a sense of identity in new relationships and places.

Finally, this will need underpinning with:

- **appropriate and accessible careers advice,** across the lifespan to address all three kinds of capital, and help people to make informed decisions about life transitions;

- **attractive and accessible locations for learning**, where people can meet together to learn;

- **closer integration of policy, practice and resourcing**, across Government Departments, at national and local levels, recognising that many of these issues involve many parts of Government, and that costs and benefits flow between them;

- **more appropriate age-related monitoring** of participation and expenditure by the four broad groups of adults, 16–25, 25–50, 50–75, 75+, which increasingly mark the real pattern of the lifecourse.

1. Introduction

Demographic change means that the normal lifespan is increasing; the population is ageing and becoming more diverse. Alongside this, globalisation, technological and social change mean that most people will experience, during their lifetime, more change than any previous generation. If people are to lead satisfying and productive lives, they will need to learn throughout this extended lifespan, constantly building and maintaining their employability, engagement with society and their autonomy and identity.

Historically, public education policy has focused strongly on preparing young people for (a particular vision of) adult life. Later in the 20th century the age range addressed was progressively extended, offering more provision for young adults who had failed to benefit from the formal education system, and for women to return after a career break. More recently, public policy has paid more attention to the need for upskilling and reskilling adults to keep pace with economic and technological change. However, the focus on skills for employment has led to a shift of public resources away from those forms of learning which build social and identity capital.

However, public policy has not yet engaged sufficiently with the implications of demographic change, which presents us with two particular challenges:

- **to recognise the learning needs of older people**. The ageing of the population means both an extension of working life, and an unprecedented historic shift: the creation, for the first time in human history, of a 'third age', where most people will spend a third of their lives in 'retirement'. An exclusive focus of education policy on skills for employment cannot meet the needs of this new group;

- **to respond to a more mobile population** and a **more discontinuous lifecourse**, punctuated by transitions and crises at less predictable points. We need to make opportunities to learn available throughout the lifecourse, and less focused in the first two decades.

Our broad conclusion is that learning policy should be seriously rebalanced, particularly in three ways. It should:

- pay more attention to the role of learning in developing social and personal capital;

- better reflect the need for social cohesion;

- ensure the transmission of values, knowledge and skills across generations.

2. The current demographic situation

2.1 Summary: the nature of demographic change

The future shape of the British population, and individuals' lifecourse, depends on a number of factors[2]:

- **fertility rates**, which have been stable, at below population replacement rate, for a generation;

- **life expectancy**, which has been rising consistently for a century, with no sign of stopping or slowing;

- **lifecourse transitions**, whose frequency has increased and whose timing is less predictable than in the past. These include: labour market entry (at whatever age); childbearing and family formation; separation and divorce; taking on caring roles; retirement; and the onset of dependency;

- **inward and outward migration**, which are affected by global political, economic and social factors (the subject of a separate Inquiry paper);

- **the development of the economy**, dependent on good economic management, at a global as well as a national level;

- **factors driving and constraining mobility**, including the location and attractiveness of employment, housing supply, access to transport, and social aspirations;

- **distribution of income and wealth**, which makes it easier for some people to take advantage of new opportunities than others.

The net effect of these changes is a growing but ageing population, with a workforce whose size is significantly dependent on immigration, and a growing retired population. These pose risks of economic and social instability, with a shrinking number of economically active people supporting a growing number of retired dependents, and with diversity undermining confidence in personal and community identity.

We cannot predict precisely how substantial these effects will be. Some issues, like birth rates, or the total size and location of the population, and the nature of the current workforce have been thoroughly studied. Other issues, like the ethnic mix of the population, and the numbers of migrants, are less clear, because people change their plans, data is more difficult to collect, and terminology is more uncertain. Much depends on political, economic and social

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[2] Fertility rates are often higher in migrant and minority ethnic groups, but they tend, over time, to converge on the host community's patterns. Fertility rates have risen slightly in recent years, but remain well below replacement level.

change at global level. Other issues will always remain a matter of informed estimates, like the size of the informal, voluntary, grey and black economies where work is hidden because it is illegal, or undertaken on a voluntary basis.

The implications of demographic change for lifelong learning depend on three major factors. Here we outline briefly what is happening in relation to each. They are:

• the overall shape of the population;

• the distribution of activity (including paid work) across the lifecourse;

• changes in the shape of the lifecourse.

2.2 The shape of the population

Population growth

In 2006, the UK population reached 60 million, and continues to grow towards an estimated 71 million by 2031[3]. This makes the UK the third largest country in the EU[4], with the third highest population density[5]. Although the growth rate since 1951 is lower than the European average, UK growth is expected to continue for the foreseeable future, whereas many European countries face decline (as does Scotland).

This growth is the result of three major factors: net inward migration, the current age structure of the population (which contains a disproportionately high number of women of childbearing age), and increasing life expectancy, resulting from long-term improvements in healthcare, and changing lifestyles. The Office of National Statistics' current projections assume that about half of the growth will be produced by migration, and a quarter each by increased life expectancy and 'momentum' from the age structure of the population. Together these factors offset the continuing low fertility rate[6].

Population ageing

Population ageing is caused by the combination of extending lifespan and low birth rates. After a peak at nearly 3 children per woman in the mid 1960s, the UK's fertility rates have stabilised at 1.8–1.9 children per woman, which is well below 'replacement rate' (2.1). As a result, the 'old age dependency ratio'[7],

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[3] ONS revised projections, October 2007.

[4] After Germany at 82,400 and France at 61,000 (EUROSTAT).

[5] After the Netherlands at 480, and Belgium at 342 (EUROSTAT).

[6] ONS (2006) *2006 based national population projections*.

[7] The dependency ratio is normally calculated as the relationship between people of working age and those over State Pension Age (60 for women and 65 for men).

which has been stable at around 30 per cent since 1970, would rise to 49 per cent by 2051 unless real retirement ages rise (as Government's strategy for age aims to achieve[8]).

The average 65 year old can now expect to live to 82 (for men) and 84 (for women), and these ages will be higher for following generations. There is no reason to expect this pattern to change in the foreseeable future, since life expectancy estimates have been rising steadily across all developed countries for over a century. As a result, there are now more people over 59 than under 16, with 11.3 million people over state pension age. However, improvements in life expectancy are not evenly distributed, and can vary by as much as 10 years according to locality, region and occupation[9].

The good news is that the first quarter of the 21st century may see, for the first time in human history, a society in which most people will spend a third of their lives in (relatively healthy) 'retirement'. More people will spend more of their lives with choice about what they do, how, where and when, provided that we can learn to manage the change well, and ensure that resources are fairly distributed across age groups.

Figures 1 and 2 show the changing age profile of the population between 2002 and 2050[10]. The striking feature is that the traditional 'pyramid', with many young people and few older ones, is being replaced by a 'column', where age cohorts are much more evenly spread, with far more older people surviving later into life and fewer young people following them.

Migration[11]

Significant numbers of people migrate into and out of the UK every year. In recent years migration has been the largest factor in population growth, and the Office of National Statistics projects that half the population growth to 2030 will be from net inward migration. However, migration is more volatile and less predictable than the other factors which contribute to change (current population structure, fertility and life expectancy). Substantial economic change could lead to a drying up of the inflow, with significant economic risks for the UK.

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[8] DWP (2005) *Opportunity Age.*

[9] At the extremes, the difference in life expectancy for the average 65-year-old man between Kensington and Chelsea and Glasgow is over 12 years.

[10] Charts from Government Actuary's Department, quoted in the Turner (2004) *Pensions, Challenges and Choices.* HMSO, London.

[11] Migration issues are only summarised briefly here, since, migration is the subject of a separate Inquiry paper.

Figure 1: UK population, 2002
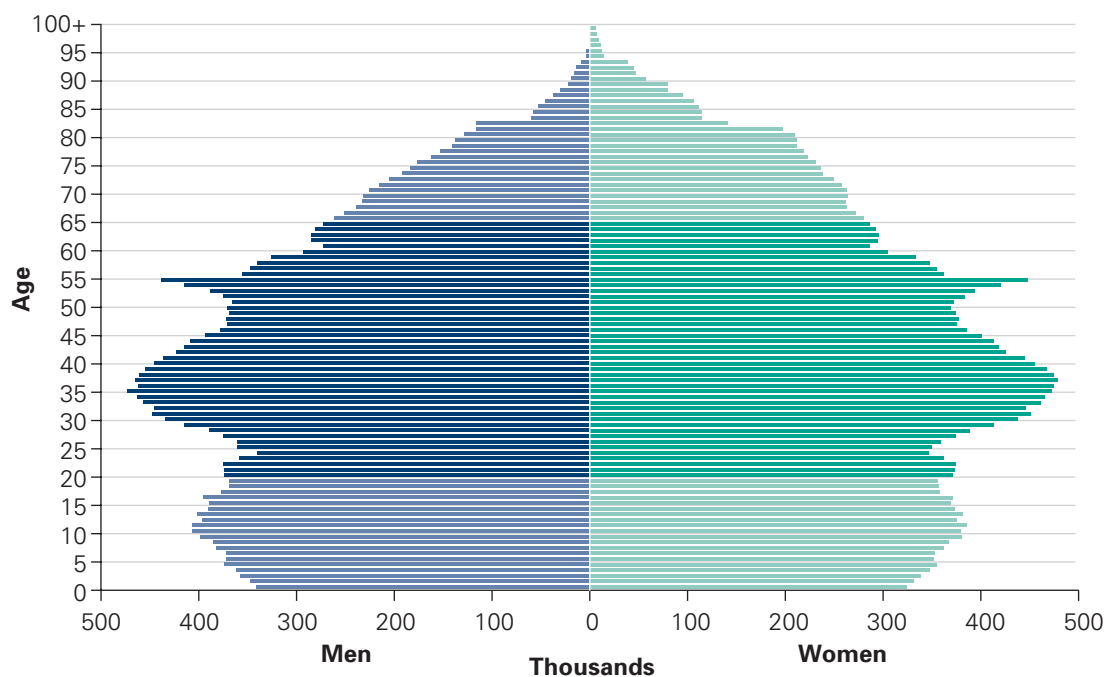
Source: GAD 2002-based principal population projection,
UK Pensions Commission analysis

Figure 2: UK population, 2050
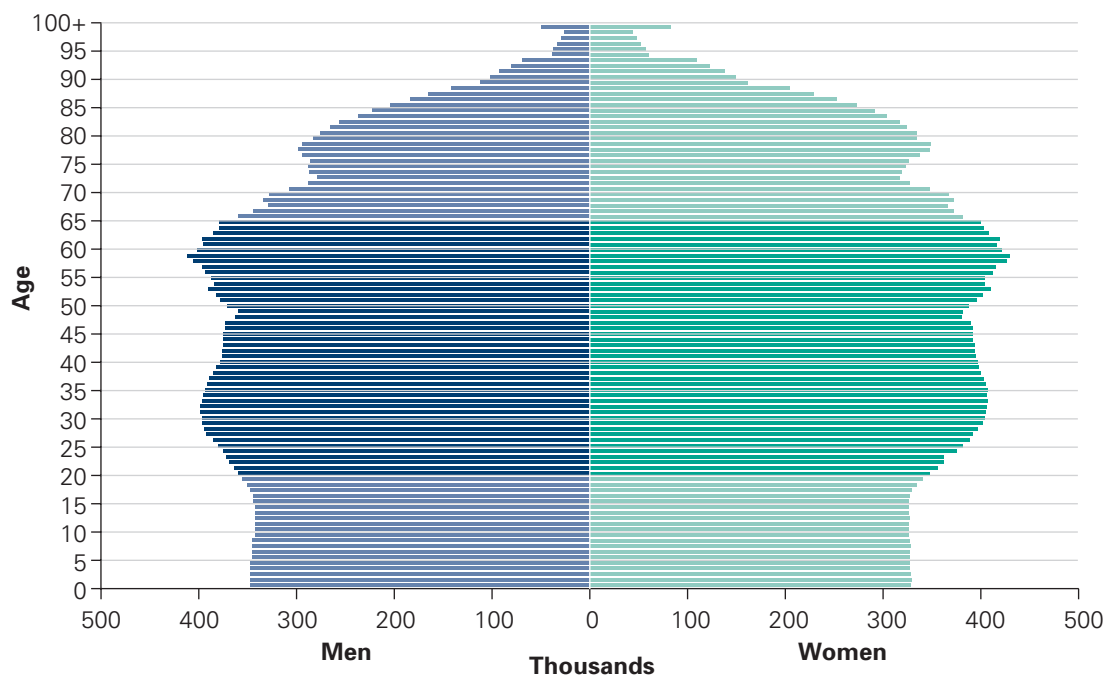
Source: GAD 2002-based principal population projection,
UK Pensions Commission analysis

Until the 1980s net migration was outwards, mainly to the 'white commonwealth', but the last five years have seen a dramatic reversal of this, with the arrival of young economic migrants from the new EU Member States. This influx, probably the largest in British history, is difficult to quantify, because EU entrants are not counted at entry. The best estimates suggest that around 700,000 people have entered the UK since 2004, substantially outweighing the 400,000 who leave each year (migrants returning and British born people, mainly older, moving abroad).

The impact of migration is much less predictable and could alter both the total numbers and the age profile of the population and the workforce, since immigrants tend to be younger than the rest of the population, and a substantial proportion of outward migrants at present are older people. Although previous generations of immigrants have tended to stay longer than they predicted at entry, there is evidence that some more recent migrants are returning, as the economies of their countries of origin grow (and some have always planned to come for a limited period).

There is debate about the economic impact of this scale of migration. Although the United Nations (UN) has proposed[12] that high levels of migration into developed countries will be essential to maintain economic growth, this view has been challenged by demographers and economists. While it is clear that there will be a short to medium term need to increase the workforce to replace a large cohort of retirees in the next decade, it is not clear that large-scale immigration will or can meet this need, and if migration continues at the level proposed by the UN, it creates its own problems as the migrant communities themselves grow old.

Ethnic mix

A key element of demography is the ethnic mix of the population. In the 2001 Census 92 per cent of the UK population described themselves as White British. The distribution of the 8 per cent from minority ethnic groups, mostly British born, is shown in Figure 3.

All non-white groups are younger than the white population, but within the non-white population the age profiles vary between groups, reflecting their different histories of migration. The oldest is black, where 6.5 per cent are over 65 (80 per cent of them Black Caribbean), and the youngest is the mixed group, where only 2.7 per cent are over 65 (half of them mixed black/white, and one

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[12] UN (2000) *Replacement Migration*, New York.

Figure 3: The UK population: ethnic minorities by ethnic group, April 2001

	Ethnic group
■	Mixed (14.6)
■	Indian (22.7)
■	Pakistani (16.1)
■	Bangladeshi (6.1)
■	Other Asian (5.3)
■	Black Caribbean (12.2)
■	Black African (10.5)
■	Black Other (2.1)
■	Chinese (5.3)
□	Other (5.0)

Pie chart values: 14.6, 22.7, 16.1, 6.1, 5.3, 12.2, 10.5, 2.1, 5.3, 5.0
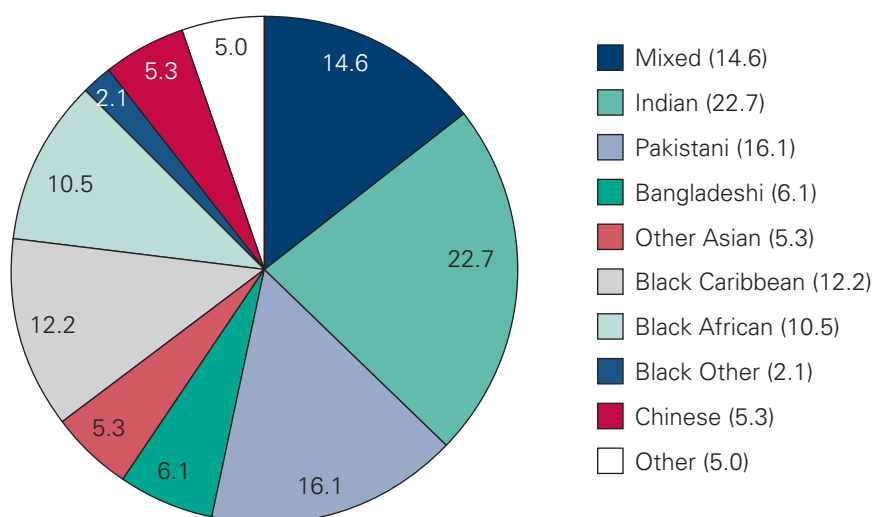
third Asian/white). Within the Asian group, nearly 60 per cent of the over 65s are Indian, compared to 25 per cent Pakistani and only 8 per cent Bangladeshi.

The most rapidly growing group is 'mixed' ethnicity, and ONS estimates suggest that the 'mixed' group would grow by 40 per cent between the 2001 and 2011 censuses, by which time a third of all non-white ethnic people would fall into this category. However, there is a debate about how far 'mixed' is a meaningful category. While there is some evidence of higher levels of social exclusion among mixed people, it is not clear whether these features apply to particular sub-groups of 'mixed' people. It is probably better to regard this category as evidence of a growing complexity of ethnic mix, rather than as a 'group' for the purposes of policymaking.

Different groups bring different expectations of life, education, work and retirement, different expectations and experience of education and training, and different notions of gender roles. Although second and third generations of migrant families tend to adopt the norms and behaviours of the 'host' community (and in turn influence those norms), most ethnic communities retain some distinctive features, if only because they are perceived to be 'different' (especially if they are not white).

However, policy (especially in relation to adult learning) is hampered by poor or limited data as a result of complex and changing definitions, reluctance of people to declare their ethnicity, and a proportion of people working or living illegally in the country.

Minority ethnic groups also have rather different fertility and mortality patterns. When they first arrive most migrant groups have higher fertility rates than the native population, but these usually fall towards the White British norm within a generation. This has been true of all groups, but in the case of people of South Asian origin the decline has been slower, and their fertility rates still remain above replacement rate, meaning that people of Bangladeshi, Pakistani and Indian origin will form a growing proportion of the population in the future. However, life expectancy in most minority ethnic communities is currently lower than for the White British population.

Until very recently a large proportion of the non White-British population lived in London, and a few other metropolitan centres, but the last decade has seen a more rapid dispersal, while the white population of London has been growing more rapidly, mainly as a result of young people drawn in from Europe and the white Commonwealth by its booming economy.

Gender

Gender is a major determinant of life chances and patterns, but its impact is changing, and is different for different age cohorts, with men's and women's life expectancy and retirement ages converging[13]. Recent decades have seen a dramatic rise in the proportion of women in the labour market. In the UK, as in all OECD countries, women now outperform men in the education system, and a process of 'feminisation' is occurring in the workforce, with a growing proportion of jobs requiring qualities traditionally associated with women and 'women's work'. Retirement patterns are also changing, with the average real retirement for women now in the early 60s, converging on men's, well before the planned changes in State Pension Age.

Expectations of gender roles are also changing. The oldest generations spent their working lives in a world where women gave up paid work on marriage, and expected to spend most of their lives in broadly caring roles, dependent on the earnings of their husbands, who usually managed the money. This pattern is very rare for today's young adults, where almost all women work outside the home, taking only short breaks for child rearing; management of family finances is a shared function; and women may be the principal earners in a family. However, the bulk of caring roles still fall on women. As more women defer

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[13] Defining real retirement age is surprisingly difficult because there is no formal 'retirement age', nor is there a generally agreed definition of 'retirement'. Most people do not retire at State Pension Age. Some people see 'retirement' as exit from all paid work; for others, it is moving from the 'main' or 'career' job to something less demanding or more flexible. Some people 'retire' and subsequently return to work. Women's State Pension Age is to be progressively raised to match men's at 65 by 2020, after which both will be raised to 68.

childbearing for career reasons, and young people spend longer establishing themselves independently in the adult world, caring for children and young people occupies a longer period in the lives of their mothers. At the same time rising life expectancy means that they are increasingly also caring for elderly relatives. This puts particular strain on those women who find themselves with responsibilities both for children and elders on top of a paid career.

Gender is also an important factor in the labour market. It is still true that women earn less than men, even in comparable jobs, and their career patterns tend in general to be different. In most non-manual occupations (the majority of jobs), male careers follow a steadily rising curve, with status and income rising with age until they reach a plateau which may last for decades, after which retirement tends to be a sudden drop (most men still 'retire' by moving from full time work to no work overnight). Women's careers are different, especially for the generation now over 40. For them, work is much more likely to involve a succession of distinct jobs, often part-time, and with no strong rising trajectory. At present, women are much more likely than men to 'retire' gradually, merely extending an established pattern of mixing work and non-work. This means that retirement can be more of a psychological shock for men than women.

Although the effect of gender on life expectancy is diminishing, women still heavily outnumber men in the 80+ population. They tend to be treated differently from men in expectations of independent living, and their different historic experience creates particular learning needs. For example, levels of financial literacy are low, because many women of this generation have never been involved in managing the family finances until they find themselves widowed.

Mobility

It is still true that a majority of people live for most of their lives in a relatively limited geographical area. However, for a growing proportion, moving around the country, and between countries, is a normal part of adult life, requiring the skills and opportunities to establish new social networks and maintain old ones.

Movement is not evenly distributed across the country. Over the last 20 years the North East and North West of England have seen progressive shrinkage of population, while the South West, South East and Eastern regions have grown by over 10 per cent[14]. At local level, change can be much more rapid[15].

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[14] Of the 12 administrative units of the UK (nine English regions and three devolved administrations) 43 per cent of the population lives in these four English regions (London, East, South East and South West).

[15] ONS, 2007.

As the prosperity and level of skills of mainstream society rise, some groups and communities find it increasingly difficult to benefit. In such communities, the traditionally more marginal groups are particularly exposed: young people trying to enter the labour market, older people, women with children, disabled people. Typically such communities have very low skills (apart from the obsolete skills of former industries), but education and training alone cannot overcome their disadvantages.

2.3 Demography and work

The changing nature of work[16]

The shape of the workforce is changing, with a rapid shift from manual work in manufacturing to intellectual work in professional and managerial roles (the so-called 'knowledge workers'). Between 1985 and 2020 the proportion of workers in manual and skilled occupations is expected to fall from nearly 40 per cent of the workforce to nearer 25 per cent, while the proportion in managerial and professional roles will rise from 30 per cent to over 45 per cent. The proportion of jobs whose key skills are interpersonal 'soft' skills is increasing: more work will involve negotiation, persuasion, team working and customer care, and less will involve making and moving things. This change, which has been described as the 'feminisation' of work, has a serious impact on the opportunities and expectations of young men who would in previous generations have gone to work in manual occupations.

But not everyone is going to be a 'knowledge worker'[17]. Firstly, a substantial number of jobs which require few skills will continue to exist for the foreseeable future, because they are too expensive to automate, and too localised to move overseas. Secondly, there is an irreducible minimum level of demand for skilled trades, and because the workforce in many such occupations is older than the workforce generally, the next 20 years will see continuing demand for new recruits to replace those retiring. Thirdly, work is unevenly distributed across the country. Highly skilled work and educated people are drifting towards the South, while Northern regions and some localities (especially areas of traditional manufacturing, extractive industries and seaside towns) are still experiencing deindustrialisation, with high levels of unemployment, sometimes passing across generations, leading to pockets of severe social exclusion, and few positive adult role models for young people.

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16 Changes in the nature of work are explored in more detail in the Inquiry paper on *Prosperity, Employment and Work*.

17 These issues are explored in more depth in the Inquiry paper on *Prosperity, Employment and Work*.
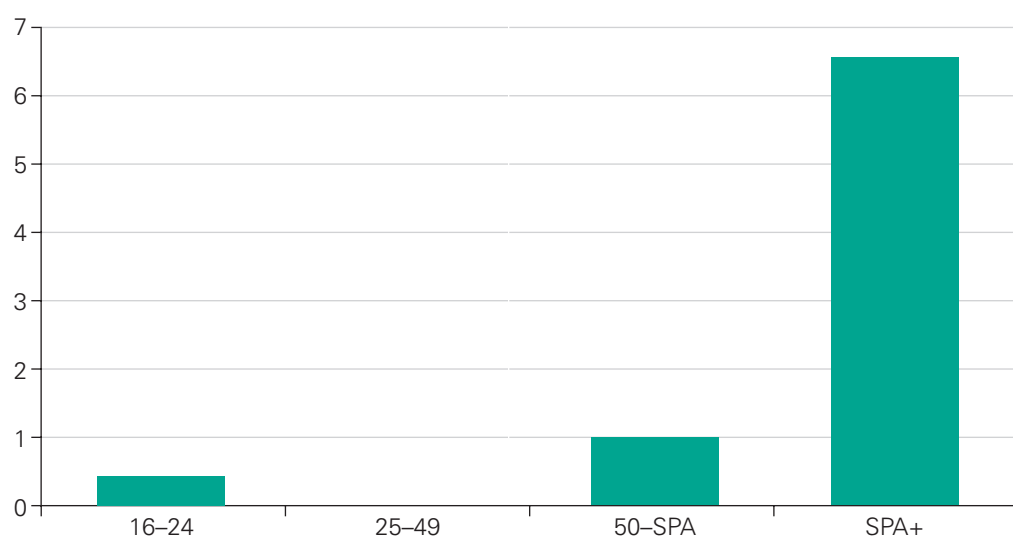
Employment rates

For a decade, the UK has had a very high employment rate by international standards. Within Europe, only the Scandinavian countries exceed the British rate of 75 per cent of people of 'working age'[18] in employment. This reflects a high proportion of women in the workforce, and a relatively high employment rate among people in their 50s and 60s. However, Government aims to raise this still further, to 80 per cent, in order to counteract the deteriorating dependency ratio arising from rising life expectancy. In recent years the most rapidly growing age group in the workforce has been people over State Pension Age (SPA), who have contributed over 40 per cent of the growth in employment in the last two years. Figure 4 shows the percentage growth in employment by age group during the two years to mid 2008.

The 80 per cent target faces two challenges. Firstly, it is difficult to raise the participation rate of people in the middle adult years because most of those not in employment are inactive, rather than unemployed: that is, they are not registered as seeking work[19], mainly because they have caring responsibilities, are full-time students, or have left work with some form of medical condition which prevented them continuing in their previous jobs. The last of these is the largest group: Incapacity Benefit (IB) accounts for 2.6 million people, compared

Figure 4: Percentage change in employment rates by age from 2006–2008

ONS Labour Force Survey (third quarter figures)

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[18] 'Working age' is defined as men aged 16–65, and women aged 16–60 (ONS).

[19] The claimant unemployment rate is 5.5 per cent, while the inactive constitute 21 per cent of people of working age (ONS data for second quarter of 2008).

to 800,000 unemployed claiming Jobseekers Allowance[20]. Although historically the majority of IB claimants were suffering from musculo-skeletal conditions arising from physical work, the majority are now experiencing some form of mental health problem, perhaps reflecting the growing pressures of working life[21, 22].

The only age group where there are substantial numbers of inactive people who could be in employment is the over 50s, who have difficulty finding appropriate work because of age discrimination and poorly or inflexibly designed jobs.

A consequence of all these pressures is a divide between communities and classes which are either 'work rich' or 'work poor'. In the former, people have relatively high incomes and living standards, but often problems in managing work-life balance (with multiple earners and multiple jobs in the same family), while in the latter few or none have any paid employment, and low incomes and low prospects combine to drive a downward spiral in both economic and social terms. Although training is often seen as a means of re-engaging the most excluded groups and communities, past experience has often been that training can play a limited role if it is directed at industries where there is no, or only erratic demand for labour, or that labour is very low skilled.

Current Government policy aims to tackle these issues on several fronts. For IB claimants (most of whom are over 50), the strategy is to offer intensive support focused on what individuals can do rather than what they cannot. This reflects the evidence that most people wish to return to work when they first go onto IB, but over time become resigned to being 'unemployable', with the restricted lifestyle which this implies.

Older people's employment

Government aims to encourage employers to make better use of older people: by outlawing age discrimination; removing tax incentives to early retirement; promoting the strengths of older people; and extending entitlement to qualification-based vocational education to older people. A variety of economic and community development strategies have been adopted to increase employment in areas of high unemployment.

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[20] Incapacity Benefit has now been replaced by Employment and Support Allowance, which aims to focus on what people can do, rather than their 'incapacity'.

[21] Black, C. (2008) *Working for a Healthier Tomorrow*, Department of Health, HMSO.

[22] These issues are explored in more detail in the Inquiry paper on *Well-being and Happiness.*

Many people in the current retired population are prosperous (some more so than ever before in their lives), and some, at least, of the later generations will expect the same. However, changes in pensions systems, driven by other economic pressures, have undermined the pensions of another large group, and among the current retired population, the average personal pension pot generates a very small contribution to supplement the State Pension[23]. As a result many pensioners now live in *relative* poverty (although Government safety net measures (tax credits) have reduced the numbers in absolute poverty).

Many people choose to stay in work longer because of the intrinsic attractions of the job, or the social contact and status, but for a sizeable group, staying longer in work is a necessity, in order to accumulate savings to supplement shrinking pensions and extended retirement. If people need to work longer, they will need to continue to learn in the workplace to a far greater extent than currently.

Voluntary work

The work which is carried out in a society is much more than the sum of its paid economic activity, and any analysis of the distribution of 'work' across the lifecourse must pay attention to the place of 'voluntary' work in a healthy and productive society[24].

Between, around and within the interstices of the paid economy is a vast and constantly changing body of 'voluntary' activity. At one end of the scale it merges into what is hardly recognised as 'voluntary' at all, for example, day-to-day caring for dependents, and informal support to friends and neighbours. At the other end are large voluntary organisations that run very like commercial ones. In between are thousands of large and small organisations carrying out a plethora of roles in society, including the vast network of governance functions – political parties, company boards, and governing bodies.

The boundaries between paid and unpaid work change over time. For example, some of the caring roles for children which used to be seen as a part of the normal process of parenting have moved into the paid economy with the growth, and professionalisation of childcare and the rise of two-earner families. On the other hand, much elder care remains as 'voluntary' activity within the family.

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[23] The UK state pension is one of the less generous in the EU, because of a traditional dependence on employer pensions, which have been much reduced in recent years.

[24] See also the forthcoming Inquiry paper on *Learning and the Third Sector.*

Voluntary work is a critical component of a healthy society. It provides opportunities for people to contribute to society, offering outlets for altruism and creativity which may be lacking in their paid work. It also provides work experience for people seeking to return to the paid labour market, and a valuable way of retaining skills and knowledge after people have left the paid work where those skills were developed.

2.4 The changing lifecourse

The overall size of the population, its location and ethnic composition form one dimension of demographic change. However, a second group of issues concerns the changing shape of the lifecourse itself. Here a number of changes are in progress.

Fragmented careers

The extent to which the overall shape of working lives has changed in recent decades is sometimes overstated: many people still spend most of their working lives in a single sector of employment, sometimes with a single employer and in a single location. Nevertheless, it is true that more people are experiencing disjointed 'careers' in which they move between jobs, employers, and occupations over a working life.

Even if individuals stay in the same organisation, it is likely that their roles and jobs will change in unpredictable ways as technologies and social structures change. This injects a new degree of uncertainty and risk into career planning, putting a premium on maintaining sustainable employability – the capacity to adapt to change, to learn rapidly, and transfer skills between contexts.

For some people, especially those at the beginning and end of life, and those with lowest levels of skill, this uncertainty can make withdrawing from the world of work appear a rational choice, since there is, or appears to be, little return for the effort and commitment involved in acquiring skills. This is particularly true at the lowest levels of the labour market, where a significant number of people spend their working lives moving in and out of temporary and short-term low-paid and low-skilled employment. It is critical that support exists to help people not to merely find their way into another low-level temporary job, but into good sustainable long-term work. This is particularly critical for young people who need help to engage with mainstream work before they become established in a pattern of unrewarding work, or none.

Some work is also being relocated across social or age groups. One example is much low skilled work in hotels and catering, where there has been a shift in the nature of the workforce from low-skilled long-term employees to temporary students who can bring higher-level skills and knowledge, but have no intention of long-term commitment. At the other end of the age range, people in their 50s and 60s are 'downscaling' into less demanding roles as part of a transition out of full-time managerial roles. In both cases the skills and knowledge base of the affected occupations are raised, with potential for higher-quality services and products, but with the effect of reducing opportunities for the low skilled.

Young adults: 16–25

Young people are, in general, taking longer to enter the adult world, and the process is much more turbulent. In the past, most young people made this transition with a cohort, whose experiences were similar, into a labour market whose entry routes were widely understood. The experience is now much more fragmented, with unclear signals about which routes are likely to produce what effects. This puts individuals at much greater risk: many do not make the transition into stable employment and adulthood until their mid 20s, and some do not manage it even then[25]. Furlong's work in Scotland found less than half of all young people were in full-time employment at the age of 22, and a third were still not there at 24. He found that half experience 'non-linear' transitions, including substantial periods of unemployment[26], and several significant status changes between 16 and 23. His estimates for the different kinds of transition are shown in Table 1.

Many young people, regardless of length of education and qualification, suffer from such turbulent non-linear transitions. Linear transitions, where people move through a consistent and broadly predictable path from adolescence to adulthood, and from school to work, are more common among higher social classes. All these changes put a heavy premium on the ability to manage one's own life, something which many young people are not well prepared for.

Policymakers have created a definition of young people as 'Not in Education, Employment or Training' (NEET) to describe young people who are having difficulty making the transition. However, this is a very mixed and unstable category, including relatively prosperous and well-equipped people on 'gap years' alongside others with no qualifications or skills, and at risk of long-

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[25] Furlong, A. (2008) *Changing transitions and their implications for labour market entry and engagement with education and training*; paper presented to the Commission of Inquiry. This draws on Scottish research, but the typology is likely to be broadly applicable in the rest of the UK.

[26] Defined for the purposes of his research as more than 3 months unemployment during a 12-month period.

Table 1

Transition	Experience	Percentage of 16–23 year olds
Long higher education	Completing a 3–4 year degree	27
Short higher education	A 2-year qualification or dropping out of a longer one	12
Enhanced education	Entering labour market after upper secondary education at 18	14
Direct job	Into employment at 16	17
Assisted transition	Some time on youth training programmes	20
Unemployment	Long periods of unemployment	6
Domestic transitions	Time out of labour market caring for children	3
Other	Includes people with health problems	1

Furlong et al (Scottish Study)

term social exclusion. The proportion of young people in this latter group has remained persistently stable at around 9–10 per cent for a decade, despite a range of Government initiatives. However, Furlong's work suggests that most of this group are aware of their educational deficits and recognise the need to acquire qualifications and stable employment, but the options available do not appear to address their real aspirations.

Mid life: 25–50

The middle phase of working life is also changing. In the workplace, age-based patterns of promotion have been replaced by more meritocratic ones, leaving significant numbers of people reaching career plateaus earlier than they might have expected, and sometimes creating intergenerational tensions in the workplace. However, past patterns of childbirth mean that the proportion of the population in their 30s and 40s – the traditional period of career peak – will fall, raising questions about how management and leadership roles will be filled[27].

The tensions of balancing paid work and private life have also increased. Economic and social pressures have made dual income families the norm, with increased pressure on childcare and lifestyle, complicated still further by more frequent break-up of relationships and multiple families. Women are deferring childbirth in order to maintain careers, with the result that responsibility for

[27] See Figure 1.

children is extending later into adult life, while rising life expectancy means that more people are caring for older relatives, sometimes at the same time as raising children. These changes create new complexities in the labour market as parents and carers seek ways of managing more complex work-life balance issues.

This phase of life is also extending, for a variety of reasons. During the last quarter of the 20th century real retirement ages fell, as employers used early retirement as a (relatively) painless tool to downsizing workforces. In the last decade, the process has reversed, with real retirement ages rising, partly in response to the ending of this phase of industrial restructuring, and the decline in the numbers of young people entering the labour market; and also partly as a result of greater awareness by employers of the merits of retaining experience and loyalty, and greater aspirations of older people themselves to remain in work[28].

A key priority for an adult careers service is to support people who need, or wish, to review their careers in mid-life, in response to a crisis or a desire to change direction as a result of changed circumstances or new ambitions.

Third age: 50–75

There has been academic and policy debate about the emerging 'third age' since the concept was first proposed in the 1970s. It has usually been conceived as a phase of life extending typically from 50–75, during which the role of paid employment in life is declining, but health and disability has not yet imposed serious constraints on lifestyle. As proposed in the 1980s it was seen as a period when people could take greater control over their own lives – a period of liberation from the ties of employment and child rearing[29]. However, the rapid growth of the proportion of the population in this phase of life, and its growing length, linked to changes in pension systems and investment returns, raises questions about this vision.

We are now experiencing a major, and historically unprecedented, growth in the numbers of people in retirement. For the generation now in its 50s and 60s, and their children, the third age will not be a few years of relaxation before the onset of ill health and death, but a substantial life phase, amounting for many to a third of their adult lives, without two of the major features of traditional 'adult' life: paid employment or child-raising responsibilities. There is, as yet, no consensus in society about the purpose and meaning of this phase of life, and

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28 McNair, S. et al. (2004) *Changing work in later life*. CROW/NIACE.

29 Laslett, P. (1989) *The fresh mp of life: the emergence of the third age*. London, Weidenfeld & Nicholson.

if badly managed it may become a source of serious intergenerational tension, as a shrinking workforce supports a growing inactive population.

The Government's Opportunity Age Strategy, published in 2005, emphasised the importance of a policy response to the growth of this age group, but an Audit Commission review in 2008 found that two thirds of local authorities needed to improve their strategic planning for an ageing society, and that 27 per cent of authorities were still treating this solely as an issue of provision of social care for people in dependency[30].

It is important, when considering policy, not to assume that people in the third age share common experiences as a 'generation'. The oldest man in the UK is now 112, and current estimates suggest that the first woman to live to 120 is probably now 60 (and about to retire). This means that there will be families with parents, children and grandchildren all in 'retirement'. To treat them all as 'old people' with identical interests, aspirations or needs would be absurd.

Fourth age: 75+

Increasing life expectancy leads to a growth in the number of people in the final stages of life, when most people become dependent on others for some aspects of daily life. Public perceptions of this phase of life are often out of step with the reality. Many people are capable of continuing to live independently with relatively little outside support, or only with temporary support when coping with a particular crisis. Contrary to popular belief, most people over 80 live in their own homes, with some degree of support, mainly from relatives, and only 20 per cent of them are in permanent residential care[31]. Even after 90, less than a third of people are in residential care, and although much public attention has been given to the growing problem of dementia, this affects only 20 per cent of people over 80[32]. However, gender is a significant factor in this phase of life, with large numbers of women left alone after the death of spouses, on whom they may have been dependent for a range of support for much of their lives.

Government policy is to make it easier for people to stay in their own homes, and to give them greater control over the public resources available for their support, through a single assessment regime, with personalised budgets, which allow individuals to make decisions about how best to meet their individual needs. These are not simple decisions, but their impact on the

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[30] Audit Commission (2008) *Don't stop me now: preparing for an ageing population*. London. HMSO.

[31] The majority of people in the later stages of life are still living at home or with family. Only 18 per cent of people over 80, and 28 per cent of people over 90 are living in residential care. Audit Commission (ibid).

[32] Audit Commission (ibid).

individual's life can be very great, and there is a clear educational need here. However, in conducting the single assessment of need, and preparation of plans, care staff are not encouraged to consider learning issues, although personalised budgets can be used to pay for education.

3. The current situation in education and training

3.1 Summary: the implications of demography for learning

Demographic change does not alter the fundamental purposes and needs for learning. However long we live, wherever we live, and whatever communities we live in, we all need to build and maintain our:

- **identity capital**: to develop and maintain our sense of identity, self confidence, control over our lives, and engagement with other people. This is critical to well-being and mental health, and includes developing powers of creativity and reflection. This sort of learning may be more important when people spend less of their lives in paid employment, which gives most people a sense of purpose and meaning;

- **human capital**: to develop the skills and knowledge needed to find and retain sustainable and satisfying employment, both paid and unpaid. This may be more complex over a longer working life in a more rapidly changing labour market, and as the numbers of people in the 'third age' expand, it will be more important to understand the learning needs of the voluntary labour market;

- **social capital**: at two levels. The first is to raise and maintain our families, which becomes more complex with more dual earner families, more frequent divorce, second marriages and second families, and growing caring responsibilities for a larger older generation. The second is to play an active part in the wider society, which becomes more difficult with greater geographical mobility (within, into, and out of the UK).

We also benefit from our membership in society, which provides the framework in which we live and work. Lifelong learning can help to raise levels of trust, a sense of common identity and respect for difference, and help ensure that the talents of every individual are put to best use.

Demographic change raises questions about how appropriate our traditional ways of pursuing these objectives are. Most importantly, it raises questions about:

- **when in the lifecourse** this learning is likely to take place – with less predictable timing of transitions, some of which may be repeated several times;

- **the balance of priority between learning for economic, social, personal and societal purposes** (recognising that these are all interdependent);

- **the development of curriculum** in specific areas, and for new or expanding groups.

This does not imply that the new or changing needs must be met by formal 'courses', nor that they all require public support. Much learning rightly happens entirely independently of education or training organisations – privately, at home, in the community and the workplace. Most of it is paid for by individuals, employers and other organisations.

Policy approaches which work for formal schooling, where Government can plan and, in broad terms, manage the curriculum, do not work for post school learning, where the mix of providing agencies, funding streams and motivation is much more complex. What is needed is a policy framework which ensures that there are opportunities for people to learn what they need, when they need it. This paper argues that current frameworks do not provide adequately for some important and growing needs.

3.2 The front-end model still drives policy

Historically, 'learning' and 'education' have been closely associated, and both have been seen as about preparing young people, in schools and colleges, for adult life. It is still common for policy papers to discuss 'education' as if no-one over the age of 20 was involved[33], and the overwhelming bulk of public expenditure on 'education' is spent on young people. This policy is demonstrated by the fact that there are explicit 'guarantees' of entitlement to young people, but only 'safeguards' to protect a tiny specific budget for education for older people.

As a result, education policy is based around young people, or around giving older people access to the same benefits as young people. Thus older people are guaranteed an entitlement, but it is only to learning which leads to equivalent qualifications to their younger peers (basic skills and level 2 vocational qualifications). The rationale for this policy for young people is that, over a lifetime, these qualifications deliver substantial economic and social benefits. However, it has not been established that these have the same benefits for older people. Certainly, take-up of such programmes is low.

There is a 'safeguarded' budget for education not directed at vocational skills and the guaranteed entitlements. However, this is a small and fixed sum[34] and represents a very small proportion of post-school educational expenditure[35]. Furthermore, it has been increasingly focused on specific areas like family

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[33] See, for example, the RSA's recently published *Education for the 21st Century: A Charter.*

[34] This was set at the level of local authority adult education expenditure at the time when responsibility for Further Education was transferred to the LSC in 2002. It has not been adjusted for inflation since then.

[35] See the Inquiry paper on Public Expenditure.

education, which are perceived to be priorities in terms of social inclusion or the benefits to the next generation. The result has been a further shrinking of resources available for the kinds of general adult education which develop personal and social capital in the wider community.

3.3 Policy neglects older people's learning needs

Traditionally, participation in post-school learning has been skewed in three ways: by age, gender and previous education. As people age, they are less likely to participate in formal education, especially in education leading to qualifications. Women have historically dominated part-time non-vocational programmes, while men formed a larger proportion of students in vocational programmes, especially high status and high cost ones. Those with the highest levels of initial education have always been the most likely to participate later. The combined effect is for education to reinforce the social and educational advantages of young well educated men.

To some extent, the gender bias has been addressed: young women now outperform young men in formal education and qualifications, and they are increasingly likely to be found in high-status formal training, as their numbers in related jobs increase (albeit slowly).

The bias in favour of the better educated has been addressed by initiatives aimed at widening participation in further and higher education, although the better educated continue to consume a disproportionate share of public and private educational resources[36]. Government policy has also addressed this bias by extending educational entitlements to those with low levels of literacy and numeracy, and low formal qualifications generally.

There has, however, been no similar attempt to address the skew in age participation rates, beyond extending the entitlements to education for the low qualified to older people, who have, to date, proved resistant to the offer. Indeed, a side effect of Government policy to focus public resources on the lower skilled has been a diversion of resources away from the one area where older people were relatively well represented – informal adult education. The underlying assumption that investment in younger people has a longer payback period is, at best, questionable in the context of a rapidly changing economy.

This is despite a steady flow of policy papers, highlighting the issues of ageing, from Government and NGOs[37]. However, these have tended to focus on other

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[36] Mainly in higher education.

[37] E.g. the Carnegie Inquiry, work of Peter Laslett, Better Government for Older People, *Winning the Generation Game*, *Opportunity Age.*

issues in ageing policy, leaving learning as a minor issue, overshadowed by the major issues of health and social care policy.

3.4 Older people are moving away from public sector services

Participation in learning is currently measured in two ways, with rather different results. On one hand, NIACE carries out an annual survey of the adult population: asking people directly about their learning, using a broad definition which includes 'practising, studying or reading; being taught, instructed or coached…'. On this basis, the proportion of people describing themselves as 'learners' has not changed significantly over the last decade, with about 40 per cent having done some learning in the last three years.

However, as Figure 5 shows, participation declines very markedly with age. This remains true, although, over the decade, there has been a slow increase in participation by those in mid-life (45–64), while the proportion of young people and people over 64 in learning has fallen a little.

The alternative way of measuring participation is through the providing institutions and funding bodies, which count people actually enrolled on their programmes. This provides a much more precise but limited set of data (since it does not capture learning in the private and voluntary sectors, employer training activities, and private study, all of which are counted in the NIACE surveys).

Figure 5: Proportion of adults participating in current or recent learning, by age group

*NIACE Adult Participation in Learning Surveys*
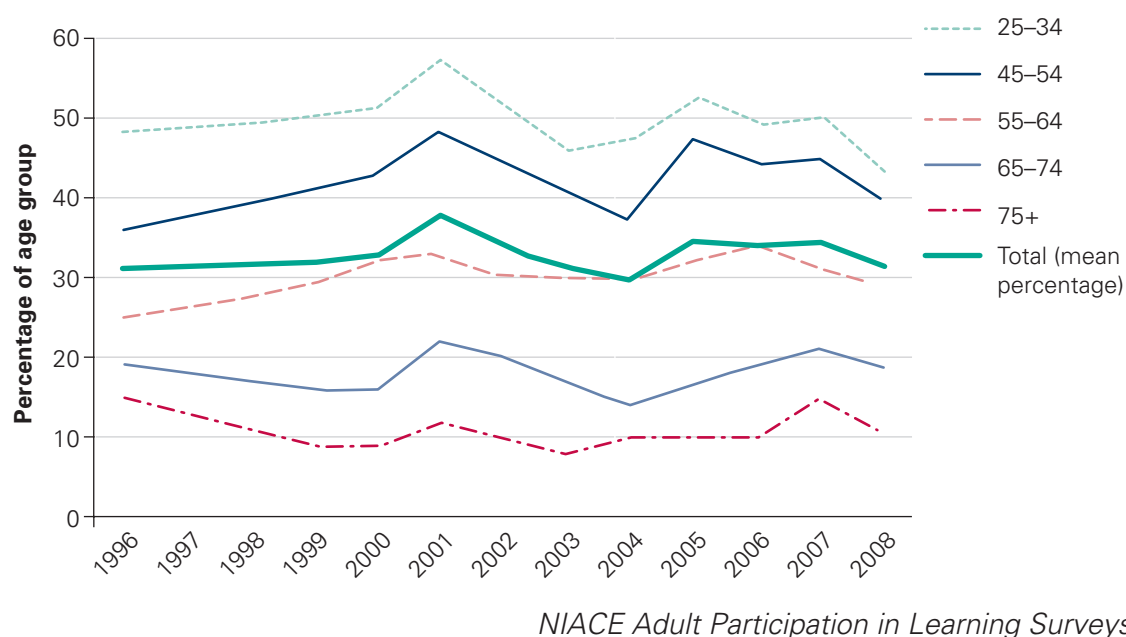
The main public sector funding body for adult learning is the Learning and Skills Council (LSC), whose total expenditure on further education has grown substantially over a decade. However, Government policy to concentrate resources on full vocational qualifications and basic skills means that more people are studying on longer and full time courses. Thus, the resource which was previously spread thinly over large numbers of part-time learners is now being concentrated on the few with the greatest perceived need.[38]

Figure 6 shows the effect of this change on part-time study. The three years from 2003/4 to 2006/7, saw a 58 per cent drop in total enrolments among people over 60, who almost never study full time (from 392,000 to 164,000); and a drop of 38 per cent among people 19–59 who are more often studying part-time. By contrast, among learners under 19 who are mainly full time, enrolments grew by 8 per cent.

Although this was not the explicit intention of policy, the effect of concentrating resources on full-time and low-level courses has been to divert resources away from people over 19 and to very substantially reduce overall participation. Between 2005/6 and 2006/7 the proportion of total enrolments by people over

Figure 6: Learners enrolled on LSC funded FE programmes: by age
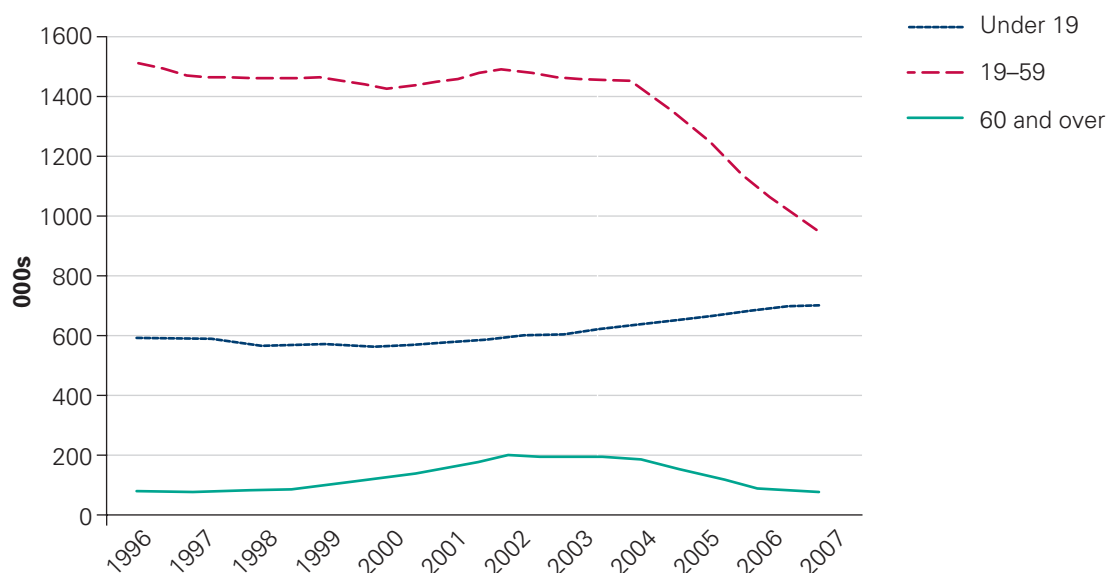
Autumn enrolment count (1 Nov until 2001; 1 Oct from 2002). A change in methodology increased figures artificially by 4% in 2002, and all figures thereafter have been affected.

Statistical First Release 2008[39]

[38] A full time student is equivalent to between two and ten part-timers.
[39] LSC (April 2008) *Statistical First Release*, http://readingroom.lsc.gov.uk/lsc/National/nat-ilrsfr15final-apr08.pdf (26/11/2008).

24 fell from 64 per cent to 58 per cent, and their absolute numbers fell from 3.1 million to 2.4 million.

The contrast between the evidence from the NIACE survey, with its broad definition of 'learning' and the LSC count of students on formal courses, suggests that a considerable proportion of learning has been displaced from the public sector to private and voluntary providers and to informal learning. The consequences of this shift are unknown, but this change will inevitably have an impact of some kind on the accessibility, quality and range of opportunity and public and individual benefit.

3.5 Learning motivations change with age

For most people, learning patterns change with age. The NIACE survey data shows that those who continue to learn are more likely to study for a long time (studying the subject for more than three years); to be learning at home, or at an adult education centre (rather than an FE college or university); and on a course either provided 'free' or paid for themselves. They are less likely to be learning for employment, or for formal qualifications, and more likely to cite personal and social motivations.

It is not surprising that, for most people, employment-related motivations to learn decline with age. Table 2 shows the pattern of motivation revealed in the NIACE annual survey of adult participation in learning, with intrinsic and social motivations rising with age, and work-related ones declining[40]. In recent years there has been some increase in demand for work related and qualification bearing courses among the 55+ group, which may reflect the growing proportion of the age group in employment.

There is a longstanding debate about whether older people are interested in formal qualifications. Against the argument that people in later working life and retirement do not feel the 'need' for qualifications, which are primarily designed for labour market entry, is set against the case that qualifications provide some guarantee of seriousness and quality, and that such courses particularly benefit those who have received least from formal education. Certainly, participation on qualification bearing courses is skewed heavily towards lower social classes, which may suggest that they have a positive effect in countering the social skew in participation. Certainly, participation in qualification bearing courses falls with age, and those who do enrol on such courses are much less likely to achieve the qualification. Given the strong policy emphasis on qualification

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[40] Aldridge, F. and Tuckett, A. (2007) *What Older People Learn*, Leicester: NIACE.

Table 2: Older learners' motivation to learn

	45–54	**55–64**	**65–74**
Rising importance with age			
Interest in the subject	31	42	51
Enjoy learning	20	30	53
Improve self-confidence	12	13	14
Meet people	6	8	16
Falling importance with age			
Help in current job	39	25	8
Develop myself as a person	29	28	20
Get a recognised qualification	21	9	5
Make my work more satisfying	17	13	6

NIACE Adult Participation in Learning Survey 2005[41]

bearing courses, this may simply mean that the only courses on offer, or the only affordable ones, are qualification bearing.

What does increase with age is learning for personal development, and for intrinsic interest in the subject. The former is often seen as undeserving of public support when applied to adults (although it is generally accepted as a legitimate purpose of publicly funded education for young people).

Those not in employment are more likely to cite 'meeting new people' as a benefit of participation, demonstrating the importance of employment in maintaining social relationships (and the rise of isolation faced by those outside the labour market)[42]. However, the scale of programmes explicitly directed at encouraging civic engagement, or to encourage community cohesion, is too small for reliable data to be available, other than for specific projects.

The subjects studied also change with age, and learners become steadily more concentrated in four broad subject areas: information and communication technologies, foreign languages, health and cultural subjects. This may reflect genuine interest, or merely what is available, and it is possible that a better advice and guidance service would identify a different pattern of real need or demand.

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[41] Aldridge, F. and Tuckett, A. (ibid)
[42] Help the Aged ICM Survey (2008).

Information and communication technologies. By far the largest group of older learners (in formal and informal learning) are studying some aspect of IT. 'Computer skills' account for 40 per cent of those learning over 55 (a proportion which rises progressively with age, and is highest among the retired). It is likely that the motivations here include keeping up with younger generations, and developing the skills to communicate with remote family and friends, as well as the development of communication/literacy skills, and the pursuit of social contact through a socially acceptable 'subject'. Programmes in this field are offered by a particularly wide range of agencies, including UfI, public libraries and the voluntary sector, as well as those that are LSC funded. They are also more likely to be generously funded through Government programmes and projects to counter the 'digital divide' which still affects older people.

Foreign languages attract the second largest group of older learners. Motivation here is probably associated with greater leisure in retirement, holidays and homes abroad. This group is skewed towards higher social classes.

Health. Numbers studying subjects related to health peak around the age of 50, but decline thereafter. However, data here is complicated by the fact that health and social care courses include both programmes for people concerned to maintain their own health, and those training for a vocational qualification. Since the care sector recruits significant numbers of older people, and there has in recent years been a major effort to improve the qualifications of care sector staff, these figures may be misleading.

Cultural subjects. The older people are, the more likely they are to be studying 'cultural' subjects, associated with personal development and meaning (22 per cent of all 55+ learners study arts, history and religion, skewed 3:1 in favour of women).

Historical comparisons of figures can, however, be misleading. For example, twenty years ago, a quarter of all adult education courses were in physical education[43] and it would have figured in this list. However, rising costs, and development of Local Authority Leisure Services have led to a transfer of much such activity from formal 'educational' agencies to leisure centres. Much of the activity was always as much 'practice' as 'learning', and it may well have merely moved title and location, without substantial change in the activity itself.

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[43] E.g. 'keep fit', yoga, aerobics, and various forms of dance.

Although physical access is not seen as a problem by most people over 65, with two thirds of people saying that it is 'very' or 'fairly' easy to access learning locally, it is clearly an issue for some. There is clear potential to overcome some of the access problems by the use of information technologies, as learning opportunities and support for learning are increasingly being offered electronically, through computers and the internet. However, access to computers and the internet declines with age, most strikingly after 65 (37 per cent of people over 65 have internet access, compared to 67 per cent for the adult population as a whole)[44]. A significant intervention would be needed to ensure that a switch to online learning does not strengthen exclusion of older people.

3.6 Young people also have new learning needs

Traditionally, much more attention is paid to the education of young people than older ones. For those making the transition to adulthood, very large sums are spent on further and higher education, with extensive guarantees to ensure that they are adequately prepared for adult life. However, policy is still driven by the notion of a relatively straightforward linear career progression from school to work, with or without a period of further and/or higher education, despite growing evidence that this is no longer the universal pattern.

In fact, most young people do not complete the transition to full 'adulthood' until their mid 20s. However, it would be a mistake to think of this as simply a delayed transition (25 as 'the new 18'). Rather, the current pattern is of a much more complex and unpredictable phase of life, for young people entering the labour market, as for older people leaving it. The problems of disengaged young people are, in some ways, a microcosm of the broader problem of less continuous and more risky career paths across the whole lifecourse. The need for personal support, and for the development of the skills to manage one's own career, is evident.

Furlong's work[45] suggests that half of all young people experience turbulent transitions, with periods of unemployment (voluntary as well as involuntary), temporary employment (for many, at the same time as studying). Qualifications do not provide protection against this turbulence, although social class and networks do.

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[44] HM Government (2008) *Delivering Digital Inclusion: An Action Plan for Consultation,* London, Communities and Local Government Publications.
[45] Furlong (ibid).

Policy labels which define these 'non-linear' career routes as NEET (not in education, employment or training) tend to lump together a diversity of circumstances, some of which are temporary and some planned, with people at serious risk of social and economic exclusion. This group is also vulnerable (like older people at the other end of the labour market) to age discrimination, which drives them out of the labour market during recessions (national or local). Government's decision to require all young people to remain in some form of formal learning to 18 (including work-based learning and apprenticeship) may increase the numbers achieving qualifications, and reduce the numbers in 'churn' through low-skilled temporary work without training, but it is debatable whether it will significantly reduce the numbers in the most vulnerable group.

Crime is also a particular feature of this age group. Most crime is committed by men under the age of 26, and it has been suggested that this is partly associated with late development of cognitive functions which enable them to anticipate consequences, and control impulsive behaviour[46].

3.7 Managing lifelong learning is different

Unlike schooling, which is almost all provided through publicly funded institutions under the broad control of the state, adult learning is delivered in many forms and locations, many of which have no connection with Government policy or funding. This poses a problem for the notion of 'curriculum'. When it is decided that all children should learn about something, it can be inserted into the national curriculum, with a reasonable expectation that most young people will be offered it. In the same way, Government concern about NEETs has led to legislative change, raising the age at which individuals can leave education or training, and expanding apprenticeships.

Post-school learning is quite different. There is no national curriculum (though there are clear national needs and priorities). Much publicly funded provision is made through Government Departments which have no direct responsibility for education, some of which take a very narrow view of learning[47]. Much is paid for, and organised by, employers responding to their own priorities, which may or may not reflect public priorities[48] or the interests of individual employees. Much is delivered through private and voluntary organisations, responding to their perception of market need, or the needs of their particular client group.

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[46] Barrow Cadbury Trust (2008) *Lost in Transition: a report on young adults and the criminal justice system* (see also the forthcoming Inquiry Paper on Crime).
[47] Government Departments outside education tend to see education as primarily a matter of instruction, motivation or advice, rather than as a process of individual empowerment.
[48] See the forthcoming Inquiry paper on Public Expenditure.

A very large proportion of adult learning takes place informally, without direct intervention by 'teachers' and not in the form of 'courses'.

This makes the notion of 'curriculum' problematic. While there might be a clear public interest in people learning something (like, for example, financial education for people approaching retirement, or child nutrition for new parents) there is no simple mechanism for ensuring that this happens. Most is dependent on people perceiving the need and volunteering to take part, and self evidently, those who have had least happy experiences of previous education (and may have the greatest needs, as a result) are the least likely to want to return. Furthermore, funding and delivery is fragmented: while many arms of Government have an interest in adult learning of some form, whether it be to improve public health or to train those who deliver public services (where the state is acting as an employer), these are rarely well coordinated at local level.

Thus it is possible to identify learning priorities, but much more difficult to devise a strategy for seeing that those who would benefit actually do so.

4. Rebalancing the system: key issues and conclusions

4.1 Summary

Whatever the size, shape and mix of the population, people will still need opportunities to learn: to find meaning in their lives; to support themselves and their dependents; to engage in wider society; and to manage and adapt to change.

What demographic change does is to question the balance of priority between different kinds of learning. In particular, it challenges the very heavy focus of current policy on economic purposes, and on young people following a traditional linear career route.

Although everyone's quality of life depends on the economic productivity of 'working age' adults, it does not follow that the maximum good of the population as a whole is served by an exclusive focus on paid employment and young people. Even if it is legitimate for the bulk of public funding to be spent in this way, there is still a policy interest in how the other kinds of learning need are to be met, when a third of adult life is spent in 'retirement'[49].

Purposes of learning

For individuals, learning has three broad purposes, which need to be in an appropriate balance. They are the development of:

• **identity capital** – the ability to maintain a sense of meaning and purpose in life, self-esteem and identity, pursued through a wide range of routes, including much 'non-vocational' learning;

• **human capital** – the ability of the individual to contribute to the paid and unpaid economy, pursued through explicitly 'vocational' courses, and by informal workplace learning;

• **social capital** – the ability to live as an active member of a community with others, pursued by engaging in learning with others.

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[49] As the present Government has recognised in launching its consultation on informal adult learning.

These are underpinned by a healthy community, which itself requires learning for:

- **economic productivity** – the ability to generate and distribute wealth;
- **cultural transmission** – the ability to sustain and develop a sense of identity as a community;
- **social cohesion** – the ability to ensure social cohesion and stability.

Responding to demographic change

If we are to respond well to demographic change we need to consider:

- **timing of learning**: when in the lifecourse learning is likely to take place – when people are experiencing less predictable transitions, some of which may be repeated several times;
- **balance of learning**: whether the balance of policy attention to learning for economic, social, personal and societal purposes is appropriate (recognising that these are all interdependent);
- **content of learning**: whether we need new 'curricula' to meet the needs of new or expanding groups.

However, policy approaches which work for formal schooling, where Government can plan and, in broad terms manage, the curriculum, do not work for post school learning, where the mix of providing agencies, funding streams and motivation is much more complex, and where much of the most important learning takes place in private, in the workplace and the community, without any formal structure.

What is needed is a policy framework which ensures that there are opportunities for people to learn what they need, when they need it. This paper argues that current frameworks do not provide adequately for some important, and growing, needs.

Rebalancing policy priorities

This calls for a rebalancing of policy attention:

- **by age**: recognising that learning needs to continue throughout life, and our historic concentration of attention and resources on young people cannot meet the new needs;
- **by purpose**: recognising that learning for personal meaning and for social cohesion are important, and neglected, areas of lifelong learning, alongside learning for paid employment.

This also calls for change to make more and better learning opportunities available for:

- **labour market entry** – to reflect the need for entry at less predictable ages;

- **mid life review**: to help people adjust to the later stages of employed life, and plan for the transition to 'retirement';

- **the growing 'third age'** – to support people in finding new identities and constructive roles for the much longer period they will spend in active retired life;

- **the growing 'fourth age'** – to maintain identity, health, social engagement and well-being during the final stages of life;

- **citizenship, migration and mobility** – to enable people, in an unstable society, to establish themselves in new locations, and to develop a sense of identity in new relationships and places.

Finally, this will need underpinning with:

- **appropriate and accessible careers advice**, across the lifespan to address all three kinds of capital, and help people to make informed decisions about life transitions;

- **attractive and accessible locations for learning**, where people can meet together to learn;

- **closer integration of policy, practice and resourcing**, across Government Departments, at national and local levels, recognising that many of these issues involve many parts of Government, and that costs and benefits flow between them;

- **appropriate age-related monitoring** of participation, particular in relation to the four major phases of the adult lifecourse – 16–25, 25–50, 50–75 and 75+.

4.2 Balancing individuals' priorities

Identity capital: who am I?

Better policy in this area would lead to higher levels of well-being and life satisfaction.

The challenge is to:

- improve the range and availability of opportunities for people of all ages;

- ensure that they are priced within the range of all adults, especially of groups at particular risk – returners and people in the third age;

- increase the quantity and quality of learning opportunities for people in the fourth age.

All individuals seek a sense of self, of identity and meaning to their lives. Every individual achieves this in a unique way, around personality, interests and opportunities, and maintains it by ongoing learning, whether formal or informal. Access to the opportunity to do this is a fundamental human right.

The need for more attention to education for identity capital arises from:

- the frequency and pace of change, which challenges peoples' sense of identity and meaning in life, as a result of predictable life phases, transitions like moving house or crises like bereavement;

- the growth of the third and fourth ages, a time when many people take stock of their lives, of where they fit in the broader world, and what it has all meant.

Traditional 'non-vocational' adult education has often addressed these needs, albeit indirectly, but has sometimes been dismissed because of its apparent economic irrelevance. Apart from the role it plays in encouraging social interaction, enabling people to build new friendships after disruptions to their lives or careers, it also helps them to understand themselves and the world around – a part of the 'meaning making' activity which concerns many people in retirement.

The educational needs of the growing group of people experiencing dependent living at the end of life have been relatively neglected by educators. However, where projects have offered education, both physical and intellectual, there have been clear benefits in terms of improved quality of life, health and activity. While education for people in this stage does not deliver economic benefits, it can contribute not only to the quality of life of the learners, but also reduce the costs of health and social care support.

Human capital: how do I contribute?

Better policy in this area would lead to higher levels of productivity, and high levels of job satisfaction.

The challenge is to:

- ensure appropriate support for people to enter the labour market at any age, including the provision of good quality careers advice;

- ensure that vocational programmes develop sustainable employability skills and attitudes, especially for young people, and returners to the labour market (at all ages).

The need to secure an adequate day-to-day income, and to accumulate wealth for the future, dominates the lives of most adults from the mid teens to

around 60, and is probably the principal motive for learning during those years. In a world of rapid technological change, of globalised markets and mobile populations, work is constantly changing, in its purposes, skill needs and knowledge bases.

Learning for human capital is needed to help people to keep pace with such change; to enable those returning to the labour market after a break to re-establish themselves quickly; and to ensure sustainable employability for those whose immediate role does not change, (because, for example, it is firmly rooted in place, like many personal services, or cannot economically be mechanised), so that they remain employable if their present role should disappear, or they should wish to move to something new.

Learning for economic purposes has two dimensions: developing the underlying generic qualities which make people employable; and mastering the specific capabilities (skills, knowledge and understanding) which equip them for a particular role.

In the traditional 'front end' model of education, the former is usually seen as the business of the initial schooling, the family and the state, and the latter as more the responsibility of the employer and individual (although this varies greatly between sectors and contexts). In a world of more disjointed careers this model is less sustainable for many people, but especially for two groups. The first are young people who experience non-linear and turbulent transitions out of formal education in their teens and may have difficulty re-engaging in learning or work. The second are older people who have survived for many years in employment but drop out of the labour market through redundancy or other reasons in their 50s. Like the younger group, such individuals are often out of touch with the current labour market requirements and current recruitment processes, with low or no qualifications to demonstrate their capability to an employer, and facing age discrimination, which remains significant both for young people and people over 50.

Social capital: how do I relate to the society around me?

Better policy in this area would produce communities with high levels of trust and well-being, where a commitment to shared values and culture are balanced with tolerance of diversity and change.

The challenge is to:

- secure a broad general public offer of opportunities to learn, which bring diverse people together in response to a multitude of interests and motivations;

- secure adequate opportunities for immigrants to learn at the earliest opportunity, both about British culture and values and the English language, and in ways and locations which encourage integration.

Being a member of a community is a fundamental human need, and arguably a human right, and personal well-being has been shown to depend heavily on social engagement and levels of trust between citizens. Learning is a part of the process of finding and maintaining a satisfying social identity, trust in one's neighbours and understanding of where one fits within one or more broader communities, which may include:

- geographical communities – the neighbourhood, town or region;

- professional or occupational communities (which often extend beyond a particular geographical location);

- religious communities (with allegiances which may be supra-national);

- interest groups (which can be pigeon fancying, football, music, politics or art history);

- the nation, expressed through formal citizenship;

- supra-national entities like international political and single issue movements.

The need for more attention to the social capital dimension of learning arises from a more mobile society where the social context is changing more frequently and unpredictably across a longer lifespan, and individuals are more likely to have contact with new and unfamiliar cultures: be it a new town, a new workplace, or neighbours from a different culture. At the same time, the individual lifecourse is becoming more risky, with a growing number of transition points in the lifecourse, where people can become detached from their existing social networks: like first entry to the labour market, childbearing, retirement, and the onset of dependency, bereavement, family breakdown, moving house or job change. Each time, individuals need to learn to find a new place in society, to build relationships with new communities and sometimes develop new identities. The issue is particularly critical for international migrants, who face added complexities of cultural and linguistic change[50].

Some social learning needs, like learning English for immigrants, are explicit and best taught directly in relatively formal settings. However, many are more general, and better learned through informal interaction in 'real' contexts. One important function of much traditional 'adult education' is to provide such contexts, where individuals can meet, not around a problem, or to study their differences, but to learn and interact together around a shared interest.

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[50] See the Inquiry papers on Migration and Communities and on Citizenship and Belonging.

Another important context of social learning is voluntary work, which is especially relevant, since its motive – to make a contribution to the community – by definition offers opportunities to engage with community life, as well as providing a way of defining identity and demonstrating a commitment to personal values. It is particularly important for those who are not in the paid labour market, whether the voluntary activity is undertaken through formal voluntary organisations or on an informal basis (like most voluntary caring). Voluntary work also plays a part in economic activity, as a route into and out of paid employment for some people.

Learning for social purposes has, in recent years, been neglected in public policy, which has increasingly focused public resources on economic objectives to the exclusion of all others. Indeed, the social dimension has sometimes been disparaged, by those who suspect that adult education is socially exclusive, benefitting primarily those who could pay for themselves, and having the effect of consolidating exclusive social groups. The evidence for this is not strong, and it is arguable that a better funded service would be less exclusive.

4.3 Balancing society's objectives

Economic productivity

> **Better policy in this area** would produce a more productive workforce, with individuals deployed in ways which maximise the use of their skills and knowledge throughout their working lives, and with sufficient flexibility to enable them to manage their non-economic roles, as parents, carers, and citizens.

> **The challenge** is to find better ways of improving and maintaining the skills of people tailored to their life stages and transitions, especially for people in the later years of their working lives.

The pressure to raise economic productivity comes from two directions: global competition and changing demography. The Government view is that the UK will face an increasingly competitive global market in which living standards can only be maintained through building a 'knowledge economy', where UK business is at the leading edge of innovation and high-value added goods and services. However, this does not mean that everyone will work in 'knowledge work', since many traditional skilled and unskilled roles will remain. However, there is a powerful need to ensure that everyone of 'working age' is as productive as possible, and this calls for the development and maintenance of skills to the highest possible level.

Demography increases the challenge. Longer retirement costs more, and can be paid for only by the activity of those who are in the current workforce[51]. As the Turner report on the future of pensions pointed out[52], society faces three options: for pensioners to become poorer, for everyone to work longer, which restores the traditional dependency ratio by reducing the period spent in retirement; or to work more efficiently, which pays for longer retirement by generating more wealth during the same working life. Although there is room for debate about the current distribution of income and wealth across age groups, the first option is politically unacceptable. There is some room for change on the second, since real retirement ages are rising, and many older workers express a wish to stay at work longer than their parents. This clearly calls for greater investment in maintaining skills among people in the 45–70 age range, although more work is needed on precisely what kinds of learning improve productivity for people in this age range[53].

However, since a substantial rise in real retirement ages will take time, and may never happen, the best option is to improve productivity, by improving the skills and knowledge of the working population, and by ensuring that they are appropriately deployed. This makes it vital that priority continues to be given to education and training for economic purposes, developing the knowledge, and the hard and soft skills necessary for all individuals, at all ages, to be as productive as possible. It also implies that employers should be good at recruiting and placing them in the most appropriate roles. The Government decision to create a universal adult careers service is therefore very welcome.

In considering learning for human capital it is also important to consider the role of voluntary work and learning associated with it. This may range from support for those providing informal care within the home to much more formal kinds of work in large voluntary organisations. For the growing cohort of people in their third age, such work may become an increasingly important part of life, and the skills required are no less important.

Sharing knowledge, skills and culture

> **Better policy in this area** would lead to a stronger shared body of cultural knowledge and experience, and the transmission of knowledge, skills and

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[51] This can be done either directly, through taxing workers to pay pensions, or indirectly, by accumulating savings which generate pensions by investing in the economy. In either case, the money available depends on the productivity of the current workforce.

[52] Turner (ibid).

[53] Calculations about the economic return on qualifications do not usually make allowance for age: neither for the fact that the value of a qualification decays over time, nor that the payback period for investment in training is much shorter for a 55 year old.

values between generations and groups, enabling each generation to build on the learning of its predecessors, and increase social solidarity across generations.

The challenge here is to raise the status of learning which develops understanding of communities and their histories, and the transmission of knowledge (especially tacit knowledge) between generations.

Society is more than an economy. It rests on a set of shared values, knowledge and skills, from an agreement about what constitutes crime to an understanding of history. Education has always played an important part in transmitting these between generations, and in relatively stable societies this has been done through initial education, with little need for further reinforcement or development later in life. Again, extending lifespan and the speed of social, technological and cultural change, means that there is more frequent need for updating and rethinking. Formal education and informal learning both have a part to play in this.

Adults, especially older adults, have always used education as a means of understanding their culture and their place in it, through the study of subjects like literature, history and the arts (which dominate formal adult education for older people in particular). Adult education (in all forms and sectors) has also played a part in preserving, transmitting and practising traditional crafts and skills, and enabling people to learn about and perform music, drama and writing. Some adult education has always contributed to the creation of new knowledge, through research in fields like local history. Indeed, a number of now mainstream higher education curriculum areas originate in early work in adult education programmes[54]. Such study has always been a very important part of the learning undertaken by older people.

The transmission of knowledge and experience between generations is also an issue in the workplace. Many older people feel anger at the sense that their hard-won expertise and knowledge is thrown away when they retire (and often before). This is likely to become an increasingly important issue in the workplace, as the numbers of people in the mid-career age group shrink. Strategies for organising such knowledge transfer have traditionally been ad hoc, and under theorised. There have been projects which have sought to develop tools and techniques for this, and there is likely to be increased demand for this expertise in the future. What needs transferring is often as much tacit skills and knowledge as the explicit processes and systems which can be well described in manuals and formal training courses.

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[54] Examples include English Literature in the early 20th century, and more recently , Women's Studies and Local History.

Social cohesion

> **Better policy in this area** would lead to increased levels of trust in society and higher levels of well-being.

> **The challenge** is to provide more and better places where people can come together to pursue interests together, learning about each other through informal contacts, and through more structured exploration of diversity.

Every society needs to ensure a degree of security and stability for its citizens, while allowing respect for difference and diversity, and space for innovation, creativity and challenge to current assumptions.

Social learning therefore serves collective purposes, since the life of a community is more than the sum of its individual employment skills. It rests on the bonds around common interests and aspirations, mutual trust, and the ways in which individuals support each other. Learning can support this by two routes: learning activity directed at a specific purpose (such as learning to mount a campaign to improve conditions in a neighbourhood), and more general learning, where the actual subject is sometimes less important than the solidarity which learning together builds among the participants. By studying a 'subject' together, people can develop trust and understanding.

The opportunity to learn about and debate differences, and to meet and interact with people of different backgrounds, is important to the functioning of a healthy democracy. However, current provision provides too few spaces for such interactions. The decline of local authority adult education has removed many of the locations where this happened in the past, as programmes have migrated into institutions whose purposes are primarily vocational. Ironically, the development of a more diverse range of providers of adult learning opportunities may actually contribute to social fragmentation, and Government focus on citizenship education as a response to political extremism runs the risk that the idea of learning becomes associated, not with democratic debate, but with imposition of particular cultural norms and models.

4.4 New and expanded learning needs

For most people, demographic change means living longer and, for most, this extended lifecourse will be more complex, and less predictable than for previous generations. This creates more demand for some kinds of learning, and perhaps a need to develop new curriculum for new life phases, so that people can maintain their own well-being and continue to make a useful contribution to the wider society. Without some learning, some transitions can cause damage (sometimes permanent) to the well-being of the individual and

those around them, and incur costs both to the individual and society more generally. Key new drivers for learning are:

- a more mobile population, providing places where people need to find a role and place in a new community or new circumstances, after events like moving house, bereavement or the break-up of relationships;

- less predictable labour market entry, which may happen several times, and at any point from 16 to 70+, but is particularly difficult for young and old people;

- less predictable labour market exit, particularly related to redundancy, caring roles and retirement;

- a much longer third age: a period of healthy active retirement for most people;

- more people in the fourth age, living in some kind of dependency.

People facing more turbulent lives will have an increased need for 'career' advice and guidance, to help them understand the options open to them and how they might relate to their personal circumstances. This is particularly important for people managing crises and major life transitions, and, in England, Government is putting in place a national adult careers service to address this. The service will need to be equipped to deal with issues of retirement as well as employment, and with the special issues faced by migrants into the UK.

A meeting place for a mobile population

When people move, between continents or within regions, they need to learn how to fit into their new homes and the communities around them[55]. Adult education has traditionally supported a mobile population by providing a neutral public space where people can make new friends and networks and engage with other people in their communities. Unlike other public services, which tend to concentrate either on individuals as individuals (like leisure and recreation services and libraries), or on individuals' specific problems (like social and health services), traditional adult education has always stressed the collective, involving people in learning together, and focused on the pursuit of learning not directly targeted at 'problems'. You do not need to have, or to declare, a 'problem' to join a class.

Education of this kind provides a 'low risk' opportunity to meet other people on neutral ground around shared interest or enthusiasms, but without an advance

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[55] This section deals specifically with mobility within the UK. Issues of international mobility are dealt with in a separate Inquiry paper on Migration.

commitment to ongoing social obligations (although some adult classes develop a strong social life outside the classroom). It also provides people with an unthreatening chance to try new interests and skills. Adult classes allow people to see whether they like a particular subject, activity or skill, without making a long term commitment. Again, for people going through upheavals in their personal lives, it provides a chance to try a new identity, a new interest, or new friends. For some it is the start of a new career.

In recent years, developments in ICT, and especially social networking, have provided a new means to achieve these purposes, but for many people 'traditional ' educational routes may be more acceptable, either because of lack of technical skills, or preference for face-to-face contact. It is also likely that face-to-face education is more effective in promoting social cohesion. Indeed, online social networking can be socially divisive, promoting ever more specialised global communities, while people become increasingly isolated from their immediate neighbours.

So we must preserve a space in which traditional face-to-face adult education can happen, and not assume that online learning can or should take over all its functions. Dedicated space is needed in which such activities can take place, and they need to be of sufficient critical mass to attract learners and be economically manageable. This does not necessarily imply a traditional service model of a large publicly funded 'education' service operating in dedicated premises or schools out of hours, though such services probably have their place. There are other potential models, both for the location, management and delivery. Some other public services can and do make such provision. Some public libraries run general courses, and some health authorities run health education courses. Combinations of public, private and voluntary provision can meet a wider range of needs, provided that the explicit focus of the activity remains on learning, and that it is accessible, in terms of timing, location and cost, and there is a sufficient volume of activity to attract a wide range of people, making it a visible, and genuinely 'open', service.

Labour market entry

Entering the labour market is difficult at any age, calling for a high degree of resilience and resourcefulness as well as 'hard' and 'soft' skills. It is particularly difficult for people who cannot demonstrate their capabilities through formal qualifications or recent work experience. There are three major groups who face this problem: young people experiencing turbulent transitions; people (mainly women) returning after a career break, usually to carry out caring roles; and people over 50.

Most young people are taking longer than their parents did to establish themselves in long term careers. Expansion of higher education means more are in full time education until 21 or beyond, and many add gap years and trial jobs. When they seek permanent jobs, new graduates face a larger cohort of competitors for jobs, in an increasingly complex labour market. However, more severe problems are faced by the significant proportion of young people who leave school early, but find it difficult to establish themselves in permanent jobs.

Although those with higher qualifications are better equipped for the labour market, for many young people in all these groups, finding an appropriate adult identity and a satisfying location in the labour market presents a real challenge. Doing so requires resilience, resourcefulness and resolve: qualities which the initial education system is not always good at developing. This has implications for the curriculum of formal education (school, further education and higher education), and for the services available to young people in their 20s, including the informal organisations which provide services for those young people furthest from the formal labour market.

A third age curriculum: the literacies of later life

Society devotes a great deal of attention to assisting young people to enter the world of employment. Much of secondary, further and higher education is devoted to this, with the development of both the technical skills and knowledge for particular kinds of work, and of the broader generic 'employability' skills, which give people the ability to function effectively in employment, to communicate, work with others, to adapt and learn. By contrast, almost nothing is spent on preparing people for labour market exit and the 'third age' of active retirement, although this is as major a transition as labour market entry, and some people will spend as long in retirement as they did in employment.

The third age begins with the loss of paid work, which has previously provided most adults with structure, status and meaning to life, as well as a degree of economic security, all of which are destabilised at this point. Individuals move through the third age, at very varying rates, towards the 'fourth age' of physical, social and psychological dependency. Key areas for learning during this phase of life include finance, health, use of communication technologies and citizenship, as well as broader learning to do with purpose and meaning in life. There are also particular issues related to gender. Where couples have lived their adult lives with strong differentiation of roles, bereavement may confront the surviving spouse with a sudden urgent need to acquire quite new skills

like cookery for men and financial management for women. Similarly, a minor accident can unexpectedly reduce mobility. For those with good IT skills and access who can use email and shop online, this will be a less serious problem than for those who depend on walking and public transport. A consequence of failing to attend to such issues is an unnecessary restriction on peoples' lifestyles, and possibly an unnecessary lurch into serious dependence.

A coherent retirement curriculum would include attention to all these issues: meaning and purpose, health and finance, communication (including ICT skills), citizenship, and volunteering. However, while the need for such a curriculum is evident, devising ways of delivering it represents a major challenge, given the reluctance of most employers to participate, and the fact that much of the content is likely to be most important to those least likely to volunteer to participate.

One way of supporting learning about these topics is through pre-retirement courses. Such programmes have existed for decades, and a national association exists to develop curriculum and pedagogy, and to promote such programmes[56]. However, their quality is uneven, and very few people (mainly the employees of large and generally philanthropic firms and public sector organisations) have access to them. Even where they exist, they can sometimes offer a limited curriculum, consisting mainly of formal transmission of factual information about finance, health and welfare, without the opportunity for personal review and development of new priorities for the future. Although the point of retirement provides a convenient time to convey much new material to a whole cohort of people, much of the information content (like material on social care) is not immediately relevant, and is likely to be forgotten, or obsolete by the time it is needed. In short, pre-retirement provision is too small, too narrow and too late.

More recently, new programmes have developed aimed at specific topics.

Financial literacy is an example. Levels of numeracy and financial literacy are known to be low among the adult population generally, and especially among older people who received less relevant education at school, and those who have had little need to maintain their skills during their adult lives. However, at the point of retirement most people face the need to manage money in new ways, and make more complex financial decisions than in their previous lives. Substantial numbers face living on significantly lower incomes than in the past, and need to learn to manage resources more effectively. Others find themselves having to manage lump sums larger than

[56] www.life-academy.co.uk

they have ever had access to before. As they move into the fourth age, the risk of financial abuse, by relatives, carers as well as unscrupulous sellers of goods and services, rises. With the development of personalised budgets for social care, many will find themselves making complex financial decisions on which the quality of their lives will depend. Yet there is very little support to develop the skills of financial literacy; indeed, relatively little is understood about the nature of learning needs here, and how they can best be met.

Health literacy matters to people at all stages of life, but is particularly important for the third age. Here an understanding of healthy lifestyles, diet and exercise, as well as the ability to understand medical treatments and choices, becomes critical to quality of life, and can defer the onset of serious dependency. This is more than an issue of passing on formal information: a critical dimension is important to understanding choices and to maintaining independence and autonomy[57]. This applies to both physical and mental health, and Government is seeking increasingly to focus on prevention, through health education, rather than medical intervention. However, education and health services tend to work in isolation from each other.

For older people, by far the most popular subject in formal adult education is **information and communication technology** (ICT) in its various forms, especially the use of email and the internet. As a growing proportion of the tasks of everyday life are done using ICT, older people (who are much less likely to have had access to the technology in their working lives) risk being left behind, excluded from what have become the 'rights' of other citizens. Furthermore, the technology can already enable people to remain independent longer, providing a means of communicating with relatives, friends and emergency services, and allowing online shopping and banking. Future developments in fields as diverse as telemedicine and social networking also offer opportunities to improve the quality of life and independence, but, despite a great many projects and programmes, and considerable enthusiasm from older people themselves, demand for learning about ICT and its use continues to outstrip supply.

A fourth area of learning of particular importance to older people is learning for **citizenship**, across a spectrum from the formal (understanding the workings of local and national democracy and how to influence policy) to much less formal processes of engagement in the local community and influencing decisions there. People in the third age are particularly well placed to contribute to political processes (both formal and informal) because

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57 As Mark Twain said: 'Be careful about reading health books. You may die of a misprint.'

of their life experience, and because they often have more time available. Some will seek influence over issues specifically affecting older people; others will seek a voice as citizens in broader debates about social cohesion, neighbourhood planning, or national politics, and others will simply want to keep in touch with what is going on in the world, without wishing to actively intervene.

A further issue is **caring.** This involves the training of both paid and 'voluntary' carers. The training of staff clearly has a major influence on the quality of life of those in residential care, and in recent years great efforts have been made to raise the skills levels of staff in residential care homes. However, a much larger proportion of care is provided by relatives, usually themselves in the third age, looking after dependent spouses or parents. Little training is available to assist them in carrying out this demanding task.

A curriculum for the fourth age

People in the 'fourth age', dependent on others for significant parts of everyday life, form a relatively small proportion of the older population, although their numbers are growing rapidly.

The onset of dependence cannot be linked to any specific chronological age: some people continue to live entirely independent lives into their 90s and beyond, while others are seriously dependent for some everyday functions in their 60s or earlier. Despite public perceptions, only a relatively small proportion of older people are in full time residential care or sheltered accommodation (only 20 per cent of people over 80), and although some spend many years there, for most it is a relatively brief period. For the majority of people, most of the 'fourth age' of dependency is spent in their own homes, living with a partner or child/ren. Furthermore, despite growing public concern, and rising absolute numbers, only 20 per cent of people over 80 experience dementia.

Education, which has always sought to help people (of all ages) to lead independent lives, has a particular role for people in the fourth age, whose independence and autonomy is constrained. For some, learning may be one of the few areas where they can continue to exercise control. It is therefore very important that opportunities exist, and that they are appropriately designed to maximise learner autonomy and independence.

Nevertheless, for people in the fourth age, physical location and support are often critical factors. Often learning has to go to the learner, which involves a different set of relationships between educators and those responsible for social and health care services, as well as informal carers.

In this life phase, learning can play an important part in deferring the onset of extreme dependence. As a result, it is sometimes seen as valuable, mainly, or only, because it reduces the costs of care for the totally dependent, and it is therefore often treated as the province of health and social care professionals. However, there are legitimate educational objectives for learning at this stage, helping individuals to make sense of their own lives, to build bonds between generations and pass on knowledge and experience, and maintain the sense of well-being which comes from remaining mentally and physically active. Indeed, many of the learning needs of people in this phase are shared with adults generally, or with those in their third age. Managing one's health becomes even more important (genuinely a matter of life and death for some), and financial management remains important. Confident access to ICT can make a major difference to the quality of life and independence.

In all of these fields there is interesting, but extremely patchy, educational practice, based mainly on short-term project work, whose lessons are then not mainstreamed, because funding is not consistently available, and there is no clear policy lead. For those in residential care, what is available depends heavily on local managers, and the pressures on resources and local priorities. This means that accommodation and equipment is often shared with other users, or not available, as local circumstances change. The resulting lack of continuity undermines motivation to take part, and learners who may be spending many years in an establishment can find themselves offered a service which vanishes after a few weeks.

The challenge of a rapidly growing population in the fourth age is to develop a relevant curriculum, and establish appropriate working relationships between educational agencies and the health and social care ones without whose cooperation it is difficult to make any provision.

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This paper builds on an evidence paper published at the beginning of the Inquiry's work. That paper formed the basis of an expert seminar, and was published for public comment. The following people and agencies submitted evidence and/or contributed to the seminar. We are very grateful for their contribution.

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Annex: Links to other Inquiry themes

Demographic change has implications for most areas of the work of the National Inquiry, and demographic issues are touched on in a number of the other thematic papers. Here we note a few of the areas of cross connection.

Prosperity, employment and work

Demographic change has a major impact on the labour market. One implication of a more mobile population, and more discontinuous working lives, is the need for sustainable employability – the skills to adapt to changing circumstances, and redeploy existing skills and knowledge in new contexts. This calls for a strong generic education for all. However, delivering such education presents a challenge, since few will voluntarily enrol in programmes explicitly aimed at such objectives.

Key issues include:

- how to develop and maintain employability at all ages;
- how to extend working life;
- how to maintain solidarity between generations in the workplace;
- how to ensure the most effective deployment of talent, especially among those at the beginning and end of their working lives;
- how to maximise the social and economic benefits of migration, into and within the UK.

Well-being and happiness

Demographic change focuses attention on key life transitions, and crises which have a potential impact on personal well-being, health and happiness. The key issue is how learning helps people to manage these, including:

- initial labour market entry;
- relationship breakdown, divorce and separation;
- redundancy, unemployment and retirement;
- bereavement;
- the onset of dependency;
- moving location.

All of these create a risk of social isolation, which is strongly associated with low well-being. Education has the potential to provide people with constructive ways of engaging with the community to overcome such isolation.

Migration and Communities

Migration is a central element of demographic change, particularly affecting the size and capability of the workforce, and competition for jobs with older people[58]. Migration also raises issues of social cohesion.

Technological change

Technological change raises particular issues for an ageing society, since older people are particularly vulnerable to being left behind, in two ways:

- in understanding of and access to new technologies;
- in access to the learning opportunities which are increasingly being offered through such technologies.

It is also important to understand what the precise role of ICT is in relation to learning for social capital and social cohesion. Social networking and other technologies can enhance communication, but may also have the effect of social fragmentation.

Poverty reduction and social exclusion

Poverty is concentrated in particular regions and localities, exacerbated by outward migration by young and better qualified people. It is a risk for young people who fail to engage with employment or education, and for older people who become socially isolated.

Citizenship and belonging in a diverse society

A more mobile society runs the risk of losing social cohesion, with reduction in shared values and continuity in experience and relationships. This is true not only for immigrants from outside the UK, but for people who move within the UK. Formal and informal education can provide opportunities for people to build new relationships and become active participants in their new communities.

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[58] Older people and migrants are often seen by employers as equally attractive recruits – both groups perceived to be motivated, conscientious and cheap. McNair et al (2007)

Crime and social exclusion

There is a very strong association between age and crime. The large majority of crime is committed by young men, most of whom adopt more stable legal lifestyles in their mid 20s, entering stable relationships and employment.