

Learning in Retirement: A policy priority for the 21st century

David Istance

Centre for Educational Research &
Innovation (CERI), OECD

Dublin, September 8 2016

Presentation Outline

- **The case** - making education and learning for 3rd & 4th aged adults a policy priority – for them and for societies
- **Rapidly ageing societies** - demographic and labour market trends
- **Do skills decline with age?** Measures of age-related skills, the economic paradigm, comparisons with early learning.
- **The agenda ahead**, informed by patterns of educational participation and the range of potential motivations to learn, what might HE do?
- **Lifelong learning or active ageing?**

The case

- The time is now ripe for serious re-thinking of life and learning opportunities for older people especially those conventionally considered retired.
- Our societies should work towards active ageing for all (with learning prominent), irrespective of the relative numbers of older adults
- However, the sheer scale of ageing calls for radical new social and educational responses
- So the arguments are both about ageing and about the sustainability of societies.
- Might this come to be seen as a watershed as significant as late 19th century was for universal schooling?

We live much longer than before

- **Life expectancy on average across OECD countries reached 80.5 years in 2013**, an increase of more than ten years since 1970.
- Japan, Spain and Switzerland lead a group of 25 OECD countries where life expectancy at birth now over 80 years. A second group, including USA, Chile and in Central and Eastern Europe, it is 75- 80; Mexico the lowest in OECD.
- **Women live longer on average than men:** Female life expectancy at birth reached 83.1 compared with males at 77.8. But the gap has narrowed significantly during the past 25 years.
- **The better educated live much longer, especially among men:** at age 30, those with the highest level of education can expect to live six years longer than those with the lowest (53 & 47 years; data for 15 OECD countries.) It is especially wide for men - on average almost eight years.

(Health at a Glance 2015: OECD Indicators)

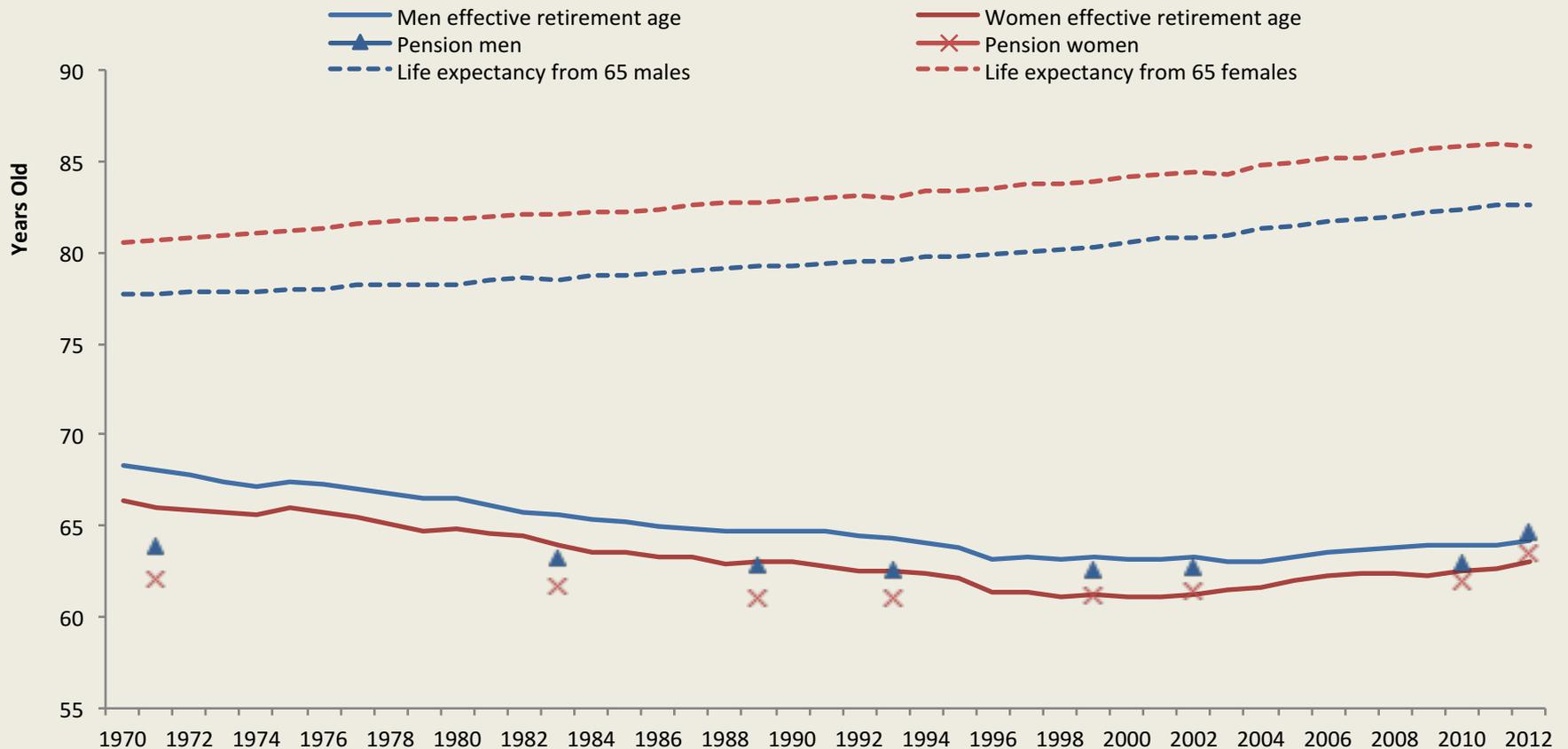
With far longer in retirement

- Time in retirement has increased markedly over the past 40 years in OECD countries
- Men typically have fewer retirement years than women.
- Men are on average almost 4.5 years less in retirement; in Eastern Europe the gap around 6 years
- From 1970 to 2012, time in retirement increased for men from averages 11 to 18 years, and exceeded 20 years in Austria, Belgium, Finland, France, Greece, Italy, Luxembourg & Spain
- For women, retirement increased on average from 15 to over 22 years by 2012, to exceed 25 years in Austria, Belgium, France, Italy and Luxembourg.

(Society at a Glance 2014: OECD Indicators)

Longer life, longer retirement

Longevity, effective retirement age, and legal age at which one can become a pensioner, OECD country average, 1970-2012



Source: OECD (2015), *Health Status*.

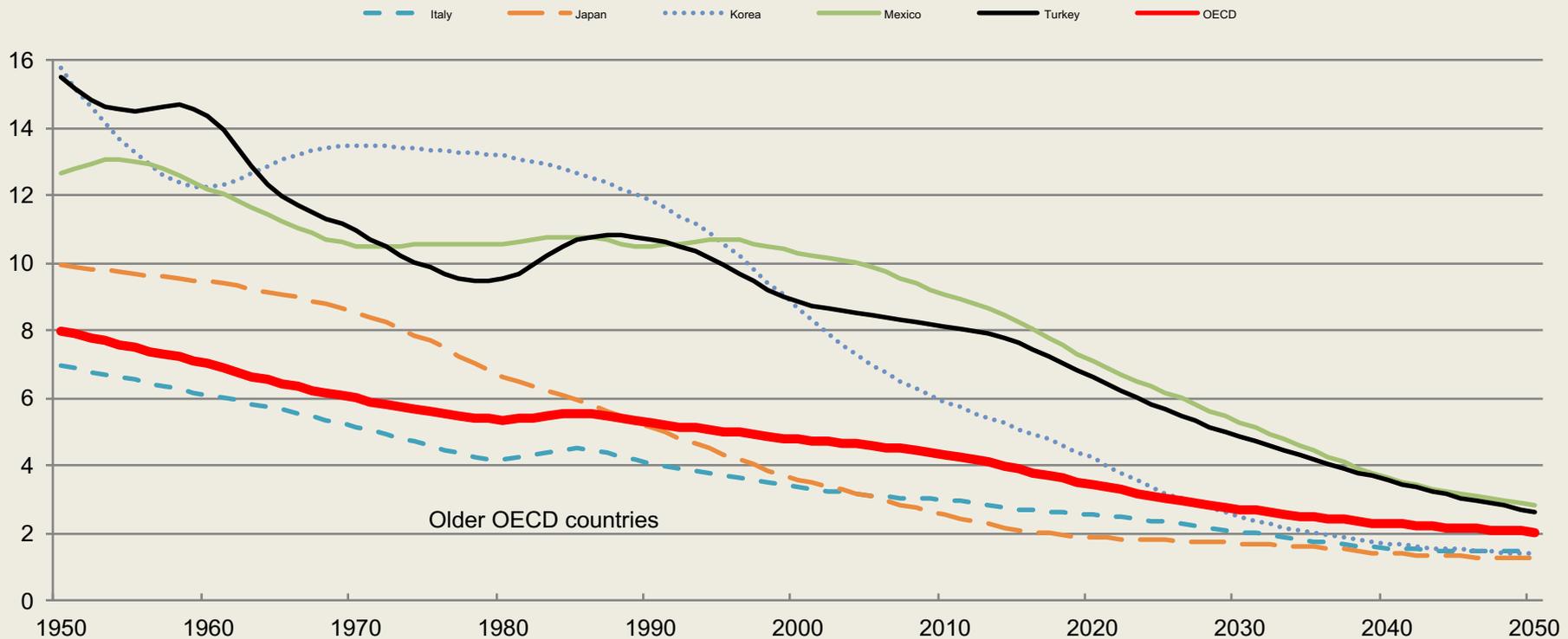
Why this takes on special urgency
the numbers and share of older people

UN predictions are that the numbers in OECD populations aged 80 years+ will double by 2050.

Their share will markedly increase of total populations and compared with those viewed as in the core years of economic activity....

“The old age support rate”

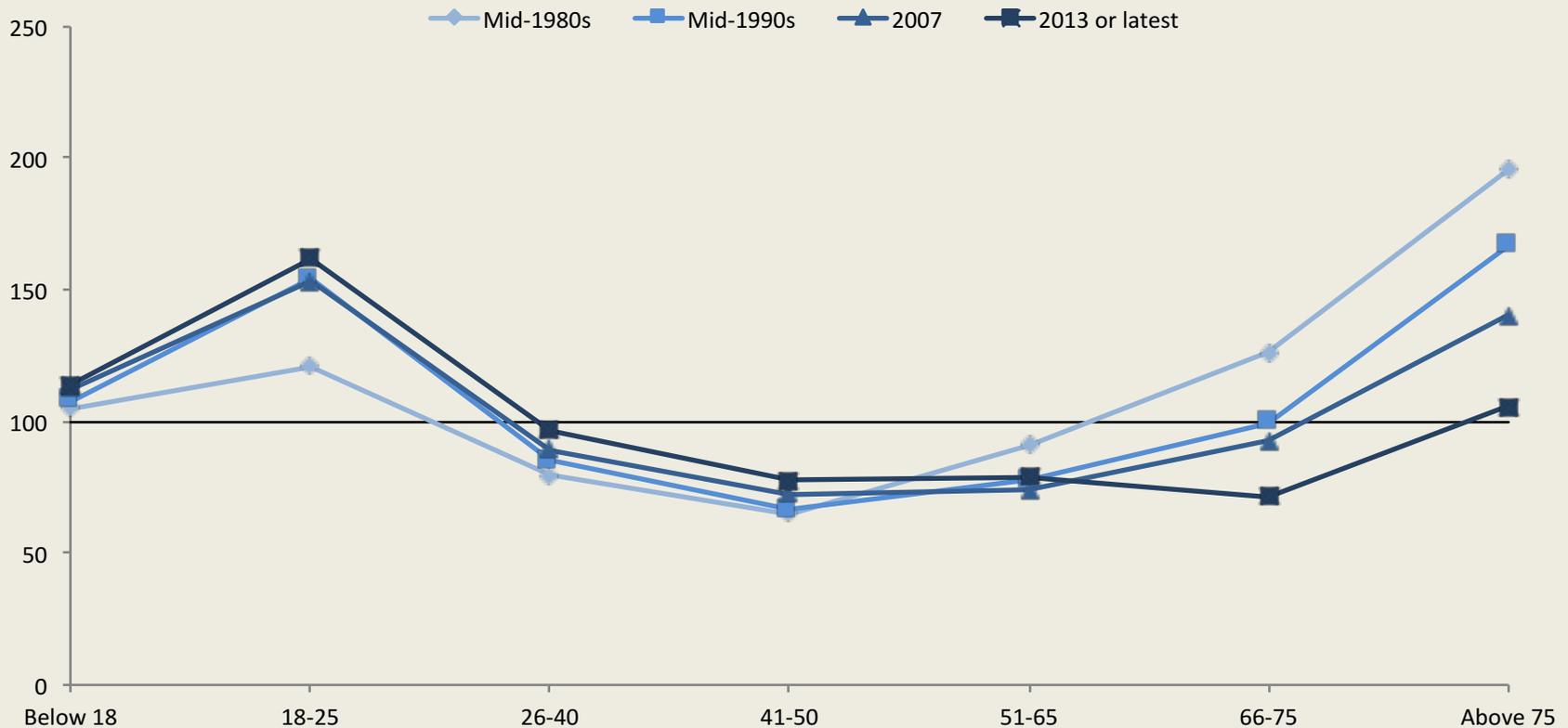
Populations aged 20-64 as a ratio of 65+, data & forecasts



United Nations (2012), *World Population Prospects – 2012 Revision*, Washington, DC.

Economic circumstances less an issue: poverty no longer concentrated in 4th age

Relative poverty rate of the entire population in each year = 100



Source: OECD (2015), *In It Together - Why Less Inequality Benefits All*.

Skills decline with age?

For processing skills there are age-related declines: *reasoning, spatial orientation, and verbal memory* peak in young adulthood, with linear drops to old age.

These significantly reduce **if speed is controlled for**, especially in old age.

With other types of skills like *verbal ability*, the net **difference between those aged 25 and 88 is negligible**.

So: some measures of fluid intelligence show early and steep decline, while others level off in mid-adulthood and then decline only later in old age. In contrast, measures of crystallized intelligence increase steadily from low levels and peak at a later age.

R.Desjardins & A. Warnke (2012), "Ageing & Skills: A review & analysis of skill gain & skill loss over the lifespan & over time", OECD Education Working Paper No. 72 (2012)

And so what if they do decline?

- Even when seniors slower to process information or to recall words or have greater health issues, this is irrelevant to the value of learning:
 - Narrow understandings of “learning” and “educability” and excessive attention to average differences.
 - When young people have lower attainment/achievement this is not grounds to reject education’s value, nor should it be for older adults .
 - Older adults with chronic disabilities including dementia arguably have among the greatest learning needs.

The dominance of the economic paradigm in education

- Dominance of the economic paradigm – education as “consumption”, “investment”, and associated “returns” – militates against giving priority to older learners.
- When they are considered, still primarily about older workers and reskilling, not the retired nor full range of motivations for learning.
- The potential substantial returns through social engagement and reduced health costs are hard to quantify and don't fit well models based on labour market incomes.
- In any case, the evidence base on wider returns is still very weak.

Compare with early childhood provision

- Until recently, as with seniors, organised early childhood education & care (ECEC) was patchy, often private and with quality provision for the better-off, and a low policy priority
- Major recent shifts in policy perceptions of ECEC:
 - With higher female employment & education success, greater policy attention to at least “care” in ECEC
 - Growing global attention to measured educational outcomes (e.g. PISA) – importantly for economic reasons – has focused attention back onto the influential prior early years (“education” in ECEC).
 - Growing evidence about enduring economic impacts and returns to early learning.
- That is, the power of economic arguments

Low participation and perceptions as learners

“the decline in participation is particularly steep for those aged 55 and over, such that only 31% of adults aged 55-64, 21% aged 65-74 and 15% 75 and over regard themselves as learners. In addition, over one-half of all adults aged 65 and over say they have not participated in any learning since leaving full-time education”

(Fiona Aldridge & Alan Tuckett, The Road to Nowhere? The NIACE Survey of Adult Participation in Learning 2007, P.15)

“As people age, they become less likely to participate in identifiable forms of learning. This is a very long established pattern.”

(Stephen McNair’s Website on Ageing and Learning)

Diverse motivations, diverse forms

- McNair goes on to say “But this does not mean there is less learning going on”. Whether or not there is less in absolute terms, there are such diverse reasons for seniors to learn that responding is especially challenging - covering at least:
 - Learning about health and ageing, adjusting to new challenges
 - Learning about changing society and environment
 - Returning to education missed earlier
 - Passing time constructively
 - Keeping mind and body active
 - Broadening social contacts and networks
 - Social and political engagement
 - Cultural participation
 - Spirituality and seeking meanings in life
 - Sharing knowledge and experience with young people, in both directions
 - Tutoring fellow seniors
 - Professional updating
 - Learning in order to care for others
 - Self-expression and creativity
 - Learning by and through travel
 - Learning as enjoyable activity in its own right, Etc. etc.
- (loosely based on Balint Boga)
- Retirement does not conform to an image of quiet calm but is often a time of change and adjustment, sometimes to radically new circumstances
 - The 21st century challenge for all older adults of how to meet all of these motivations, by & with whom?

The challenge and agenda

- How to create systemic and dynamic opportunities yet in complex arrangements that do not fit a single or simple institutional system?
- Growing the “meso” level and organic eco-systems
- It will need to embrace “serious leisure” as well as formal programmes; peer-to-peer learning communities as well as more conventional courses; on-line opportunities as well as face-to-face classes and workshops; seniors as teachers and tutors as well as being students; the professional and non-vocational.

What can HE do?

I suggest at least three major roles:

- **As a source of provision**, creative programmes that either:
 - Are especially targeted at the retired and fourth age seniors
 - Increase access by seniors to other programmes
- As a **partner** in policy and community action
- As **knowledge providers**, research especially on:
 - learning possibilities and agendas for seniors
 - the ‘social benefits’ of active ageing and learning to extend classical cost-benefit analysis.

Lifelong Learning or Active Ageing?

- Conventionally, education and learning for seniors seen as part of *lifelong learning (LLL)*. But this:
 - disperses focus and depends on accepting the lifelong learning argument
 - Lack of LLL “system” – no clear institutional location or policy audience – reduces impact
 - Association of LLL with education blurs potential relevance for social policy or public finances.
- *Active ageing*, with education in partnerships to make “active” real, offers new perspectives going beyond health, care and financing.
 - It promotes seniors’ learning as a public policy concern, (not the laudable but marginal endeavours of some non-traditional students).
 - It sets a bigger stage – with learning integral to alternative scenarios for rapidly growing older populations: active or passive? growth or decline? costly care or active learning?
- It emphasises that learning for older adults is about major societal choices and is a large social project. Education should accord it this priority.

THANK YOU!