

Why longevity means more learning

ILC briefing - Lifelong
learning in an ageing society

Community
Education
Productivity
Welfare
Employment
Inequalities
Pensions



Introduction

No matter from which angle you approach it, longer lives create an impetus for learning. As we work for longer, we will need to continue training and re-training to keep our skills up to date. As we plan for longer retirements, the need for education will only grow.

Lifelong learning has been shown to have benefits for individuals, as well as for wider society.¹ Enabling us to keep learning is a vital response to societal ageing.

The International Longevity Centre UK (ILC) is the UK's specialist think tank on the impact of longevity on society. We think about what longevity means for society, asking three key questions:

- How do we maximise the benefits of longevity for individuals, the economy and society?
- How do we make sure longer lives are good for everyone?
- How do we future-proof policy and practice in the face of long-term demographic change?

In this briefing we set out the role of lifelong learning in helping us address some of the key challenges associated with longevity.

Challenge 1 - Longevity is changing our working lives

In their book *The 100 year life*, Andrew Scott and Lynda Gratton argued that longer lives are fundamentally reshaping how we live.² The traditional view of three life stages: education, work and retirement, is losing relevance. Instead, we increasingly see people living through five-stage lives with phases of work, education and caring interspersed through our adult lives.

Changes to the shape of our working lives are already happening. We know from the English Longitudinal Study of Ageing (ELSA) that the average number of jobs people have over the course of their careers has been increasing in recent years.³

The decline of "jobs for life" and the increase in the length of careers mean that current and future generations will need access to learning throughout their lives to keep their skills relevant to the job market.

Lifelong learning is a vital tool in addressing the current employability gaps experienced by people in their mid and late careers.⁴ It can play a critical role in enabling people to successfully manage career transitions, as well as in enabling people to remain engaged in their work – a vital contributor to productivity overall.

Challenge 2 – Longer lives are not always healthy lives

Increases in life expectancy over recent decades have not been matched by improved health in later life – and for some groups the proportion of life lived in good health has reduced (such as for women living in the most deprived areas of England).⁵

A 2018 ILC report demonstrated that while life expectancy is increasing overall and the life expectancies of men and women are converging, improvements are slower-paced in more deprived areas, with the net gap between rich and poor slowly worsening over time.⁶

Improving access to lifelong learning may be one way of closing the gap between rich and poor. There is a host of evidence demonstrating the link between engaging with education and healthy behaviours resulting in better health outcomes.^{7, 8}

Lifelong learning has been shown to have a positive relationship with broader health outcomes, such as mental health, wellbeing and confidence.⁹ In the particular context of ageing, lifelong learning has been shown to support healthy behaviours (related to lifestyle factors such as smoking), as well as having a preventative impact in relation to conditions such as Alzheimer's disease.^{10, 11}

Challenge 3 – Retirement income

Although recent decades saw an historic reduction in pensioner poverty in the UK, improvement has stalled in recent years and in some cases has gone into reverse, for example, among those who are single and in rented accommodation in retirement.¹²

The best way to avoid poverty is to enable people to save for decent retirement incomes – by building up entitlement to the state pension and, crucially, through private pension saving.¹³

The challenges for savers are stark. The demise of Defined Benefit pensions over the past few decades has increased the onus on individuals to make good decisions, both about how to invest their savings and about how to draw down their pension. The introduction of pensions freedoms has only increased the onus on individuals to take an active role in financial decision making.

Although auto-enrolment has been successful in bringing many more people into pensions saving, current saving levels will not provide adequate retirement incomes for future generations of retired people.¹⁴ ILC research in 2017 found that there is a significant 'savings gap' in the UK, with working age people not saving enough to fund their income in retirement.¹⁵

The ILC has previously set out the growing case for financial education in an ageing society.¹⁶ And work by the Financial Conduct Authority showed that education can play a vital role in supporting older people's financial literacy, helping them to engage with financial tools coming down the line, such as the pensions dashboard.¹⁷

Lifelong learning can therefore play a vital role in supporting decent retirement incomes, by improving people's ability to engage in long-term financial planning.¹⁸

What are the problems? Obstacles and barriers

If, as the evidence makes clear, lifelong learning can help us address the challenges of longer lives and an ageing population, then why is it not yet commonplace?

In 2018, the Adult Participation in Learning Survey reported the lowest level of adult learning in the 22-year history of the survey, reflecting a decade-long decline in the proportion of adults engaged in learning.¹⁹

There are three main kinds of barrier to lifelong learning:²⁰

- Attitudinal e.g. not feeling that learning is 'for me';
- Situational e.g. financial and time constraints;
- Institutional e.g. availability of workplace training.

A recent commission on older workers and skills found that particular barriers for older adults included health concerns, caring responsibilities, ageism and a lack of information.²¹

However, access remains a barrier right across the adult life course. Over recent decades we have seen a decline in the funding allocated to adult education. Attracting far less political heat than cuts to schools' budgets, lifelong learning budgets have declined significantly under governments of all stripes.²² In 2015, a dedicated Adult Education Budget was announced, to fund adults in work and earning a "low wage" to access learning including apprenticeships. However, the funding for this was only guaranteed to be held constant in cash terms and will not even address the 30%+ spending that was seen between 2010/11 and 2015/16.²³

From rhetoric to action

In a context of underfunding, and with both practical and attitudinal barriers to lifelong learning, there is some way to go before we can make lifelong learning the norm. There are a number of issues that need to be considered before action can be taken:

- What learning should be available?
- Where/how shall it be learned?
- Who will pay for it?

However, there are signs of progress on the horizon.

The recent Augar Review made the case for a lifelong learning loan allowance, available to use at any stage in an adult's career.²⁴ The Review argued that this should be available on a flexible basis, with provision to study by modules. This approach would build on the Government's National Retraining Scheme, which provides support for adults to retrain if they meet certain criteria.

To date, a response to the Augar Review has yet to emerge. However, the most recent election period has brought with it welcome signs that lifelong learning is on the agenda. All three of the main political parties' manifestos covered lifelong learning to some degree:

- The Liberal Democrats' manifesto promises a 'Skills Wallet', similar to the scheme suggested in the Augar review, providing £10,000 for an adult to spend on education and training throughout their lives.²⁵
- The Labour Party is offering six years of higher-level training per person as part of its National Education Service – an offer described as 'free lifelong learning'.²⁶

- The Conservative Party manifesto does not mention lifelong learning specifically but promises to invest in local adult education and to empower the new Office for Students to encourage universities to open up access to people of all ages.

Whichever party forms the next government needs to respond to the challenges presented by longevity and ageing. Lifelong learning must be part of this response.

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