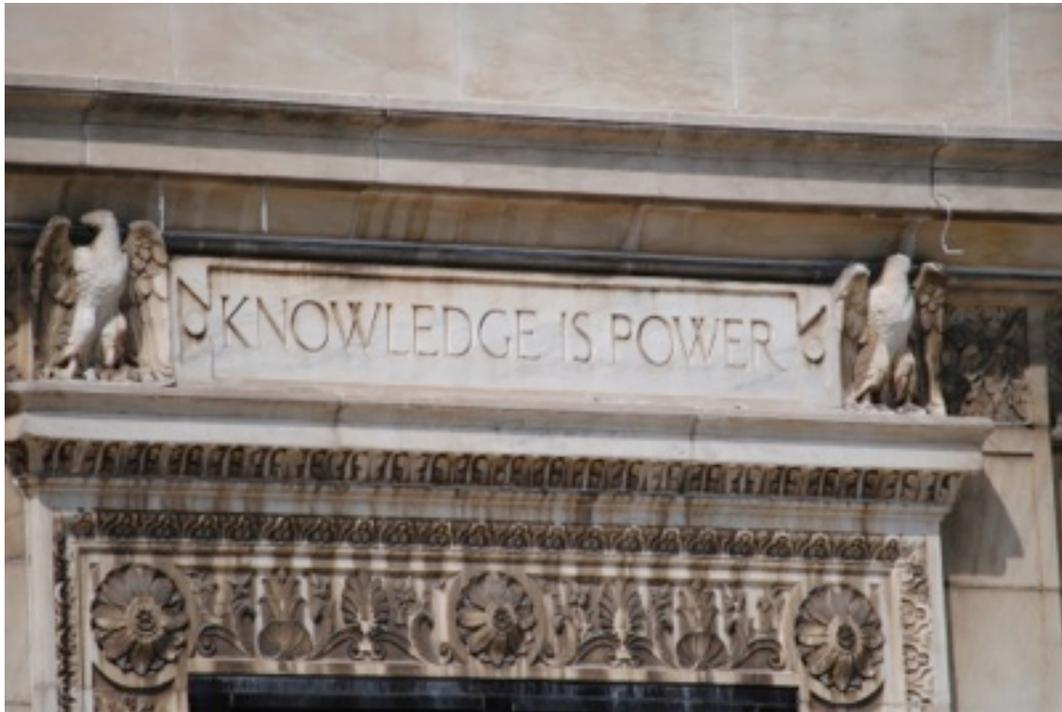


PROMOTING LIFE-LONG LEARNING IN AN AGING SOCIETY



POLICY BRIEF

November 2012

MacArthur
Foundation

The MacArthur Foundation Network on an Aging Society brings together scholars who are conducting a broad-based analysis of how to help the nation prepare for the challenges and opportunities posed by an aging society. Research focuses on how major societal institutions, including retirement, housing and labor markets, government and families, will have to change to support the emergence of a productive, equitable aging society. www.agingsocietynetwork.org

Network members

Director: John Rowe
Columbia University
Mailman School of Public Health

Toni Antonucci
Institute for Social Research
University of Michigan

Lisa Berkman
Harvard University
School of Public Health

Axel Boersch-Supan
Director, Munich Center for the
Economics of Aging
Max-Planck-Institute for Social Law
and Social Policy

Laura Carstensen
Stanford University, Center on
Longevity

Linda Fried
Dean, Mailman School of Public
Health, Columbia University

Frank Furstenberg
University of Pennsylvania,
Department of Sociology & Population
Studies Center

Dana P. Goldman
Director, Leonard D. Schaeffer Center
for Health Policy and Economics
University of Southern California

James Jackson
University of Michigan
Institute for Social Research

Martin Kohli
Visiting Scholar, Dept. of Demography
University of California, Berkeley

S. Jay Olshansky
University of Illinois at Chicago
School of Public Health

John Rother
President and CEO
National Coalition on Health Care

For supporting evidence and deeper background on the issues raised in this brief, see the accompanying Network on Aging in Society backgrounder, “The Scope and Benefits of Life-Long Learning.”

Policy briefs in this series include:

Supporting Informal Caregiving in an Aging Society

Ensuring Generational Cohesion in an Aging Society

Improving Health Care and Support for Older Americans

Promoting Productivity in an Aging Society

Promoting Lifelong Learning in an Aging Society

Issue backgrounders in this series include:

The Scope and Effects of Informal Caregiving

Intergenerational Cohesion and the Social Compact

Improving Health Care and Support for Older Americans

Productivity in an Aging Society

The Scope and Benefits of Life-Long Learning

The ever-changing, highly competitive workforce today demands that individuals continually learn and relearn to remain competitive. In addition, individuals are living longer, healthier, more productive lives. Therefore, Americans will likely have multiple careers over a longer working span than ever before. Recent surveys show that seven in ten Americans plan to continue to work full- or part-time following retirement from their main job, many because they worry they do not have enough saved for retirement.¹ For older Americans, finding fulfilling work in a fast-changing environment or keeping abreast of ever more complicated health care and financial decisions will demand continued education and skill boosting.

Continued opportunities to learn and grow improve one's competitiveness in a global market, while enhancing social inclusion, personal fulfillment, and even indirectly, health.² The lifespan of those with the least education is dramatically shorter than those with more education.³ By constantly renewing people's skills and interests, lifelong learning enables individuals to participate more actively in all aspects of social and economic life.

Despite its importance, education is fleeting for far too many and is stacked largely at the beginning of life.

Yet the traditional education model front-loads learning at the beginning of our life and our career. This model operates on the assumption that "you can't teach an old dog new tricks,"

when in fact, strong evidence indicates that learning ability does not always decline with age.⁴ To keep up with the changing pace and structure of society, it is critical to create a more robust system with opportunities to engage in lifelong learning.

This is not simply creating more opportunities for retirees to take a class on the history of the Middle East or a cooking class, although those are important. It is a call to create a better system of skill-building opportunities so more older Americans can remain employed, engaged, and the nation can continue to tap their full potential.

Decisive, concerted action is needed to support lifelong learning. As a start, a strategic framework for promoting education and training should focus on the following long-term objectives:

1. Leverage existing infrastructure:

- Offer financial support and incentives for private and public institutions to provide educational or training programs with a focus on older Americans.

¹ Maria Heidkamp and Carl Van Horn, "Older and Out of Work: Trends in Older Worker Displacement." Issue Brief. 16. (Boston: Sloan Center on Aging and Work, September 2008).

² Center for Community College Policy, "State Funding for Community Colleges" (Denver, CO: Center for Community College Policy, November 2000). http://facc.org/research/FTEspending_bystate.pdf.

³ Jay Olshansky et al., "Differences in Life Expectancy Due to Race and Educational Differences Are Widening, and Many May Not Catch Up," *Health Affairs*, vol. 31, no. 8 (August 2012):1803-13.

⁴ Center for the Study of Aging and Human Development, "Age and Its Effects on Learning" (Durham, NC: Duke University, 2012). www.duke.edu/~kem2/cps1/Massari.htm.

- Create demand for education with individual incentives (tax credits and otherwise) for continued education.
2. Establish cooperative networks and encourage pilot programs.
 3. Provide ongoing, comprehensive evaluation of programs and efforts:
 - Improve the quality and efficiency of education and training through evaluation.
 - Promote local models or curricula that have proven effective.

Leverage Existing Infrastructure

Currently, the primary providers of adult education are businesses, community colleges, community centers, and senior centers. These entities provide convenient venues for learning opportunities, but the range of providers could be expanded. Other institutions central to communities could also be sites of adult education, including libraries, health care settings, and YMCAs. Curriculum and training options could also be better focused on the needs of older adults who are unemployed or transitioning between jobs.

Funding for the programs and classes offered at these various locations would support curricula that cover comprehensive lifelong learning. For example, topics could include health care, literacy in health benefits and finances, computer training, current events, history, language, and music. Leveraging the existing infrastructure of institutions would help provide lifelong learning to a greater number of learners.

Other institutions central to communities could also be sites of adult education, including libraries, health care settings, and YMCAs.

Employer-Provided Vocational Training and Education Benefits

Despite an aging population and workforce, employers seem to be caught off guard about what this means for hiring and retention, workplace policies, flexible work schedules, and more. Forty percent of employers surveyed in 2009 anticipate the aging of the workforce will have a negative or very negative impact on their business over the next three years. Yet, approximately one-third say they do not have enough programs for the recruitment or training of older workers.⁵

Continued training is particularly important as the workforce ages. Older adults will increasingly need to adjust their careers over time, taking on new tasks, transitioning to less physically involved jobs, and so on.

CVS, for example, provides a model of corporate-based training in the private sector that recognizes the changing nature of the workforce. CVS partners with local agencies to find candidates aged 55-95

⁵ Sloan Center of Aging and Work, "Talent Management Survey" (Chestnut Hill, MA: Boston College, 2009). www.bc.edu/content/bc/research/agingandwork/projects/talentMgmt.html

(they employ four 93-year-olds currently). Once selected, participants go through the CVS “SuccesS Development” program, a four to six-week training program during which they are paired with a mentor. The training process is customized to the individual to ensure he or she finds a meaningful job with a career path. Many mature workers interested in working for CVS have a medical background, and the program has been able to transition them into pharmacy technicians, for example.

However, in general, on-the-job training is tailored to specific skills needed to perform a particular job. As a result, the skills taught in those settings can be narrow and limited. Workers may not be able to apply their skills to another setting, thus restricting their employment opportunities. Retraining opportunities beyond the workplace must also be expanded, such as through community colleges.

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Support Community Colleges and Improve Their Offerings

Ninety percent of the fastest-growing jobs require postsecondary education or training. Community colleges are a vital link between high school and work and educate the majority of postsecondary students. They are also the prime source of retraining for displaced workers (those who have lost good jobs and need new credentials), and initial training for those with low skills seeking better jobs. One-half of college-going adults who are 50 or older are enrolled in community colleges.⁶ As our workforce ages and working life is extended, the need for continued training will only grow.

Supporting lifelong learning in community colleges for older workers should focus on:

- Providing specialized training or education to meet local workforce needs, including those jobs with shortages of qualified workers.
- Retraining for workers who are laid off or have insufficient skills for new job openings in the area, including older workers.
- Creating incentives through the tax code to encourage older workers to retrain and to encourage employers to support them as they retrain or update skills.

Several initiatives are underway or being tested to pave the way for older workers to retrain at community colleges for specific occupations. Stackable credentials, for example, allow students to

⁶ American Council on Education (ACE), “Mapping New Directions: Higher Education for Older Adults” (New York: ACE, 2008). <http://www.lifelonglearningaccounts.org/pdf/MapDirections.pdf>

accumulate and link together credentials that qualify them for particular occupations and to advance to higher occupations.⁷ Often, the set of credentials is aligned with the local labor market demands.

The AACC 50 Plus Initiative, begun in 2008 with 13 colleges, not only encourages students to attain certificates and degrees to enhance their employability, but it also emphasizes prior learning and experience credit for older students. The U.S. Department of Labor's Aging Worker Initiative is piloting several programs, including in community colleges. The program is designed to improve the public workforce system's ability to serve older workers. Pilot sites are using dedicated career navigators, offering short-term training for high-demand industries, providing computer training and internships, and developing interactive websites.

While many community colleges already provide these types of programs, there must be more financial support for schools to tailor their course schedules to local workforce demands, particularly for workers who are retraining or updating their skills. Accommodations as simple as offering flexible course schedules are important in encouraging older adults to pursue learning while continuing to juggle other demands and interests.

Financial incentives for both individuals and institutions can promote opportunities for individuals to learn and update their skills. Employers should be rewarded with similar tax or other incentives for carving out time and providing the flexibility and support for their workers who opt to update their skills and education.

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The Obama Administration is taking a lead in involving the federal government to provide both direct and indirect critical support to community colleges. The American Graduation Initiative provides funding to invest in community colleges and help American workers get the skills and credentials they need to succeed. The Health Care and Education Reconciliation Act includes \$2 billion over four years for community college and career training.⁸

In September 2012, the Department of Labor announced \$500 million in grants to community colleges and universities to develop and expand innovative training programs. The grants are part of the Trade Adjustment Assistance Community College and Career Training initiative, which promotes skills development and employment opportunities in fields such as advanced

⁷ Harry Holzer and Demetra S. Nightingale, "Strong Students, Strong Workers: Models for Student Success through Workforce Development and Community College Partnerships" (Washington, DC: Center for American Progress, June 2009). www.americanprogress.org/wp-content/uploads/issues/2009/12/pdf/strong_students.pdf

⁸ In FY 2002, the U.S. Department of Education provided more than \$4.5 billion to community and technical colleges through direct funding to institutions, grants to states that subsequently go to colleges, or financial assistance for students. Students at these institutions participated in federally subsidized, unsubsidized, or guaranteed loan programs, with amounts totaling more than \$1.5 billion during the academic year. Office of Vocational and Adult Education, "Prepared Testimony of Secretary Spellings Before the Senate Committee on Health, Education, Labor, and Pensions: Lifelong learning," April 29, 2005. www.ed.gov/offices/OVAE/CCLLO/brochure.doc.

manufacturing, transportation and health care, as well as science, technology, engineering and math careers through partnerships between training providers and local employers.

In addition, the full range of federal agencies could offer internships, fellowships, and other work experiences to community college students. The rewards from this federal investment come in the form of a better-prepared, healthier workforce.

Create a Better System of Job Matching

Finding well-matched jobs can be difficult as there is often no mechanism for matching the skilled workers to jobs. These hurdles are even higher for older workers because they are at greater risk for longer spells of unemployment. When they do find a new job, it is often in a new field at lower pay. With better skills matching, they could potentially avoid these pitfalls.⁹ Given that a growing proportion of older workers do not have the option of retiring because of limited savings and recent losses in home values and 401ks, improving job-matching is even more imperative today.

Improving skills-matching will require better data on employer needs and labor force supply.

With better data, employers can provide information on their immediate needs, and education and training organizations can channel well-qualified applicants to those positions.

Advances in administrative data and computing ability make “real-time” data possible. Employers can provide information on their immediate needs, and education and training organizations can channel well-qualified applicants to those positions. Likewise, colleges and training centers can adapt their curriculum to ongoing, local demand.¹⁰

Another step is to strengthen the information channels about learning opportunities. Intermediary agencies such as trade unions or public employment offices, or nonprofit agencies that focus on particular industries (such as the Paraprofessional Health Institute) both connect potential adult learners to education or training resources and provide information on job

opportunities to use newly acquired skills. They need more support.

Older employees who do not find advancement or continued employment with their current employer should be connected with alternative positions through a practical network of opportunities at other firms. These programs can be encouraged within the businesses themselves or through independent institutions, such as nonprofit employment services programs or state workforce development agencies. Several states have implemented Mature Worker Taskforces as well.

⁹ Heidkamp and Van Horn, “Older and Out of Work.”

¹⁰ For more information on this and other workforce development suggestions, see Tim Sullivan, “The Road Ahead” (Madison, WI: prepared for Governor Scott Walker, 2012). www.doa.state.wi.us/documents/TheRoadAhead.pdf

Support Community and Senior Centers

There are many places beyond community colleges where lifelong learning opportunities can be provided. In Great Britain, for example, initiatives like the University for Industry have signaled a shift away from traditional classrooms to “learning centers” often situated in supermarkets and community-based locations. We recommend expanding learning opportunities in senior centers, libraries, YMCAs, and health centers.

Currently, more than 11,000 senior centers serve approximately 1 million American senior citizens every day.¹¹ This number is sure to increase.¹² As established focal points within communities across the nation, senior centers provide an existing infrastructure with great potential to promote lifelong learning opportunities

Beyond bolstering its position in a community, lifelong learning programs could help senior centers secure additional funding by differentiating themselves from competitors, including assisted living or retirement facility programs, interfaith community organizations, and park and recreation programs.⁵

Lifelong learning programs could help senior centers secure additional funding by differentiating themselves from competitors, including assisted living or retirement facility programs.

The federal government should not only increase funding for senior and community centers, but also encourage more partnerships between the centers and other private and public groups in order to expand outreach. Lifelong learning initiatives would help sustain senior centers, as much as the centers would help disseminate lifelong learning opportunities.

Support Libraries as Places of Lifelong Learning

Seven out of ten Americans report using public libraries, making them a crucial site for adult education. The Library Services and Technology Act (LSTA), signed in 1996, provides the majority of federal library funds necessary for libraries to serve their communities. Most programs funded through this act currently focus on increasing adult literacy.¹³ While some programs also incorporate education in the humanities and the arts, libraries have yet to be used to provide a wider range of adult education and training.

Congress should appropriate a specific amount of the LSTA fund for innovative education opportunities at public libraries. President Obama’s FY 2013 budget request to Congress asks for

¹¹ Already, many senior centers are adding more varied fitness programs and Internet courses to better meet the needs of the current senior population. See National Council on Aging, “Senior Centers: Fact Sheet” (Washington, DC: National Council on Aging, 2012). www.ncoa.org/press-room/fact-sheets/senior-centers-fact-sheet.html

¹² Kronkosky Charitable Foundation, “Senior Centers.” Research brief (San Antonio, TX: Kronkosky, May 2011). http://www.kronkosky.org/research/Research_Briefs/Senior%20Centers%20May%202011.pdf

¹³ American Library Association, “Federal Funding” (Washington, DC: ALA, 2012). www.ala.org/advocacy/libfunding/fed.

\$184.7 million for LSTA, the same amount as FY 2012.¹⁴ Dedicating a specific amount of this budget to these lifelong learning initiatives at public libraries would ensure that libraries receive the resources needed to develop and provide a broad range of opportunities.

Support Health Care Settings as Places of Lifelong Learning

Health care is among the fastest-growing industries in the U.S. economy, generating about 3.6 million jobs between 2004 and 2014.¹⁵ Training for 65 percent of new health care workers occurs in community colleges, but the health care setting itself could be used to offer lifelong learning opportunities for workers.¹⁶

Hospitals, clinics, and private practices could also be sites of continued education for older Americans on increasingly complicated decisions about health care, financing health care, healthier living, and diet and exercise.

As medical technology and practice develop, continuing education will be critical to maintaining an efficient, effective workforce in health care. Hospitals, clinics, and private practices are underused venues for providing relevant, specialized training. They could also be sites of continued education for older Americans on increasingly complicated decisions about health care, financing health care, healthier living, and diet and exercise.

Support YMCAs as Places of Lifelong Learning

The YMCA is a worldwide organization striving to ensure that “everyone, regardless of age, income, or background, has the opportunities to learn, grow, and thrive.” This mission has led the YMCA to develop three programmatic focus areas in the United States: youth development, healthy living, and social responsibility—all serving to bring people together and nurture their potential. With a presence or partnership in more than 10,000 neighborhoods across the United States, the YMCA network provides an effective infrastructure to offer lifelong learning opportunities.

The YMCA has already proven its effectiveness in reaching out to communities through its collaboration with the Centers for Disease and Control on the Diabetes Prevention Program.¹⁷ This

¹⁴ American Library Association, “Library Facts and Figures” (Washington, DC: ALA, 2012). www.ala.org/offices/sites/ala.org.offices/files/content/wo/woissues/washfunding/FactsandFigures.pdf.

¹⁵ U.S. Department of Labor, “High Growth Industry Profile: Health Care” (Washington, DC: DOL, 2012) www.doleta.gov/brg/indprof/healthcare_profile.cfm.

¹⁶ American Association of Community Colleges, *National Profile of Community Colleges: Trends and Statistics*, 3d ed. (Washington, DC: AACC, 2000).

¹⁷ YMCA, “YMCA’s Diabetes Prevention Program Results Show Group Behavior Changes Can Improve Individual Health and Potentially Save Billions in Future Health Care Costs.” Press release. (Chicago: YMCA of America, May 30, 2012). www.ymca.net/news-releases/20120530-diabetes-prevention-results.html

program has reduced the incidence of diabetes among participating Medicare-age individuals by about 70 percent (compared with 58 percent for younger individuals).

From its first few pilot sites in two communities to its currently 47 class locations in 51 cities and 26 states, the growth of the Diabetes Prevention Program reflects an innovative and effective form of lifelong learning. Federal grants to support lifelong learning through the YMCA programs could make available opportunities for adult students who lack both basic skills and the resources to attain them independently.

Establish Cooperation Networks and Encourage Pilot Programs

Cooperation Networks

The federal government should encourage cooperation networks that would centralize the resources available for lifelong learning. Just as organizations such as Teach for America or the YMCA have formed a strong national network of centers and programs, a similar structure for lifelong learning would help distribute opportunities for people across all ages and communities.

This kind of cooperation is crucial for coordinating effective national efforts such as evaluations, standardized lesson plans, and other methods of sharing what works nationally.

Online Education

Technology has revolutionized many aspects of education. Online courses increase the scope of and access to learning opportunities. Because individuals can tap into the resources at their own pace and when their schedules allow, they offer many more people the opportunity to learn and advance. Moreover, online learning exposes individuals to technology, which in today's marketplace is a necessary skill.

However, online courses require a consistent investment and a long-term view to be successful.¹⁸ In addition, the use of optimal online tools suitable for each learning goal can be determined only through use and experimentation. Thus, flexibility should be built in to any programs to allow for needed adjustments or different approaches.

Various structures already exist to promote online learning; community colleges and public libraries are two particularly effective public settings. Community colleges already provide distance learning, but greater funding is needed for building technological infrastructure (i.e., computers and broadband access) and creating online resources (i.e., recording lectures, staffing online learning

¹⁸ For a discussion of this issue, see Katie Hafner, "An Open Mind," Education Life blog, *New York Times*, April 16, 2010. http://www.nytimes.com/2010/04/18/education/edlife/18open-t.html?ref=edlife&pagewanted=all&_r=0

communities, etc.). The computers available through public library systems can be leveraged to offer distance courses or technology training. Today, more than 95 percent of library buildings offer public access computing.¹⁹ This coverage translates to 14 million Americans regularly using public libraries at no fee. Opportunities to access online courses should not be limited to location.

Ongoing Evaluation

A critical aspect of promoting lifelong learning is evaluating the quality and efficiency of the education and training programs. Current fiscal restraints on both state and federal programs demand careful stewardship of the funds invested in these programs.

To ensure lifelong learning efforts are properly targeted, federal initiatives to research best practices will be critical. Based on real-world evidence of what works and what does not, national standards can be established and programs then coordinated to best facilitate lifelong learning.

Current state or regional evaluation programs provide a glimpse into the need for federally directed research. For example, the Southern Regional Education Board (SREB) works with 16 southern states to help state policymakers and education leaders improve quality and access to secondary and postsecondary education, including adult learning. An internal evaluation, for example, has resulted in specific recommendations to improve performance and measure state achievements against national and other states' average. This feedback has in turn led to positive changes in education structures throughout these states.

National guidance for lifelong learning programs would further help reduce costs by pooling a set of common operational tools, such as evidence-based program implementation strategies or specific, replicable curricula. Reducing costs would help to expand access to that shared pool of established resources. Lightening the financial load and providing an established set of resources would be particularly helpful for those community organizations with limited financial and/or human resources. The shared tools that these actors then use would be based on evidence-based research and nationally sanctioned.

Conclusion

Learning throughout an individual's life course has become an increasingly pressing issue that has not been adequately addressed under traditional education models. To ensure the success of society's aging population, learning opportunities during and after the commencement of work life should be expanded.

The federal government could offer crucial support and leadership in improving the skills, productivity, and health of the workforce. Partnerships with businesses, community colleges, senior

¹⁹ ALA, "Library Facts and Figures."

centers, libraries, health care, and other social groups can extend lifelong learning initiative across adult populations.

Cooperation between these various actors can increase access to lifelong learning while ongoing evaluation at the federal level can ensure standardization of high-quality lifelong learning initiatives. These learning opportunities will ultimately improve the skills, productivity, and health of the workforce and adult population.