

**Never too late to  
learn:** learning, education  
and training among mature  
age Australians

July 2015

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# **Never too late to learn:** learning, education and training among mature age Australians

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## About National Seniors Productive Ageing Centre

National Seniors Australia (National Seniors) is a not-for-profit organisation that gives voice to issues that affect Australians aged 50 years and over. It is the largest membership organisation of its type in Australia with more than 200,000 members and is the fourth largest in the world.

National Seniors Productive Ageing Centre (NSPAC) is an initiative of National Seniors and the Australian Government. NSPAC's aim is to improve quality of life for people aged 50 years and over by advancing knowledge and understanding of all aspects of productive ageing.

NSPAC's key objectives are to:

- Support quality consumer-oriented research informed by the experience of people aged 50 years and over
- Inform government, business and the community on productive ageing across the life course
- Raise awareness of research findings that are useful for older people
- Be a leading centre for research, education and information on productive ageing in Australia.

For more information visit [productiveageing.com.au](http://productiveageing.com.au) or call 03 9650 6144.

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## Executive summary

### Background and purpose

Australia's ageing workforce coupled with Government encouragement to prolong the labour force participation of mature age workers means investing in learning, education and training over the long-term is essential.<sup>1</sup> Due to the changing nature of work, for instance a shift towards short-term project roles and advances in digital technology and communication, business operations are fast evolving and requiring more highly qualified staff. However, mature age workers are among the lowest qualified compared with other age groups.<sup>2</sup> In addition, for a variety of reasons, mature age workers often face involuntarily retirement at relatively young ages, experience less access to learning, education and training opportunities and have less desire to participate in learning, education and training, compared with their younger colleagues.<sup>3,4</sup> Maintaining currency of work-related skills is vital as forecasts predict a growing need for skills deepening (acquiring additional qualifications) in all occupations and sectors.<sup>5</sup>

In Australia, there is a need to understand more about the opportunities for and participation in learning, education and training among mature age Australians. Specifically, this study sought to answer the following research questions:

- In comparison to other factors, how do mature age Australians rate learning, education and training in relation to contributing to quality of life?
- In comparison to other factors, how do mature age Australians rate the importance of lifelong learning?
- What is the extent of awareness among mature age Australians of learning, education and training opportunities?
- What is the prevalence/uptake of learning, education and training among mature age Australians?
- What specific factors are barriers to mature age Australians participating in learning, education and training?
- What specific factors are enablers to mature age Australians participating in learning, education and training?

### Data and methods

The data in this report were taken from the National Seniors Social Survey Wave 4. The survey was conducted from late November to December 2014, among 1923 members of National Seniors Australia aged 50 years and over. Data were weighted to be nationally representative of the Australian population aged 50 years and over. The National Seniors Social Survey Wave 4 covered a range of topics, including health, employment, finance and social modules.

<sup>1</sup> Australian Workforce and Productivity Agency, *Future Focus: Australia's skills and workforce development needs*, Discussion Paper, July 2012.

<sup>2</sup> European Foundation for the Improvement of Living and Working Conditions, *Age and working conditions in the European Union*, Luxembourg: European Foundation for the Improvement of Living and Working Conditions, 2003.

<sup>3</sup> Business Work and Ageing, *Furthering success: Education, training and employment transitions for disadvantaged older workers*, Canberra: Department of Education, Science and Training, 2004.

<sup>4</sup> Spoehr, J., Barnett, K. & Parnis, E., *Experience works: The mature age employment challenge*, Adelaide: The Australian Institute for Social Research/National Seniors Australia, 2009.

<sup>5</sup> Ibid.

## Key findings

The 'opportunity to learn new skills' was rated low (26% rated this as 'very important') in relation to other factors that mature age Australians felt contributed to their quality of life as they get older. Work-related factors such as 'opportunity to undertake paid work' (22% rated this as 'very important') were rated lower than personal interests such as 'opportunity to pursue personal interests/hobbies' (68% rated this as 'very important') and family factors such as 'spending more time with family' (66% rated this as 'very important').

Almost two fifths of respondents reported having attempted to access information about learning, education or training within the last three years (39%). The attempt to access information was more commonly cited by women (48%), people in the younger 50–59 year age group (42%), people who had the highest personal income (45% of those earning more than \$60,000), those with the highest education levels (54% of those who had completed a Bachelor's degree), those whose occupation was manager/professional (48%) and those who were not retired (42%).

Forty per cent (40%) of respondents indicated they had undertaken some form of learning, education or training within the last three years, with higher rates cited by women (47%), people aged 50–59 years (46%), those with the highest personal income (47% of those earning more than \$60,000), those with the highest level of education (53% of those who completed a Bachelor's degree), those whose occupation was manager/professional (49%) and those who were not retired (47%).

Of the mature age Australians who had participated in learning, education or training within the last three years, 59% believed their current work-related skills and knowledge were 'very up to date' compared with just 24% who believed their skills were 'very out of date'. Women (44%), those in the younger age group (50–59 years, 49%), those with the highest personal income (50% for \$60,000+), and those whose occupation was manager/professional (44%) were more likely to believe their work-related skills were 'very up to date'.

The most commonly cited reason for not undertaking any learning, education and training within the last three years was 'I don't need to/I don't intend to undertake paid or unpaid work' (33%), followed by 'I don't think it would help me' (20%) and 'I don't have time' (13%). Interestingly, 'I can't afford to' was only cited by 6% of respondents, indicating affordability is not a prominent reason for not undertaking learning, education or training among the respondents in this study.

More men (37%) and those in the older age group of 60 years and older (37%) indicated the primary reason for not undertaking learning, education or training was 'I don't need to/I don't intend to undertake paid or unpaid work'. Other barriers included pressures on time for respondents who earned the most money (16% of those earning more than \$60,000) and affordability for respondents who earned the least amount of money (13% of those earning less than \$20,000).

Men and women, both age groups, respondents with higher levels of education and those whose occupation was manager/professional, all more commonly cited personal interest reasons as motivators/enablers for starting their most recent learning, education or training as opposed to work-related reasons such as improving job security/job prospects and getting a recognised qualification.

## Conclusion

The opportunity to learn new skills was ranked low in comparison to other factors that mature age Australians felt contributed to their quality of life as they get older, with work-related factors generally rated lower than personal interest and family factors. This may indicate a shift in priorities to what people find important and meaningful in contributing to quality of life as they age.

This study confirms findings from other research, that participation in learning, education or training is greater among people with higher levels of education and those who are not retired.

In order to overcome barriers to participation in learning, education or training, research suggests it is important to target the needs and circumstances of specific sub-groups. Prevalent barriers include negative attitudes from employers toward investing in mature age worker training and from mature age people towards their own ability, need or desire to undertake learning, education or training. It is unclear whether the lack of need is due to the accumulation of skills and experience, or whether there is a perception that the opportunity to attain rewards such as promotion or increased salary, is low/unlikely. Clarification of the relationship between these factors would determine the measures needed to address the issue.

It is recommended that all stakeholders be targeted to improve the participation rates of mature age Australians in learning, education or training activities. Examples of initiatives include:

- Raising greater awareness among mature age Australians of the opportunities and benefits (particularly work-related) of participating in learning, education or training
- Working with employers to abolish ageist attitudes
- Encouraging employers to invest in the learning, education or training of mature age workers
- Encouraging education providers to ensure their programs have industry relevance and clear pathways for the career transitions of mature age workers.

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## Introduction

### Background

Investing in learning, education and training is becoming increasingly important as Australia's workforce is ageing and Governments are encouraging people to stay in work for longer.<sup>6</sup> The current labour market is characterised by a transition away from a 'job for life', while advances in technology, digital equipment and new means of communication are transforming how businesses operate. In addition, for a variety of reasons, many people also find themselves involuntarily retired at relatively young ages. In these contexts, keeping work-related skills current is vital to protect people from long-term unemployment or permanent withdrawal from the workforce. Forecasts predict a growing need for skills to be deepened (that is, acquiring additional qualifications at higher levels than previously) and this is applicable to all occupations and sectors.<sup>7</sup>

On a macro level, learning, education and training contribute to Australia's knowledge base, productivity and global competitiveness. For individuals, benefits from learning, education and training include:

- Improving skills, knowledge and personal wellbeing
- Increasing socialisation
- Improving prospects of gaining a promotion
- Improving prospects of finding a more fulfilling job
- Improving prospects of achieving work-related goals
- Helping to gain a wage increase
- Contributing to an active retirement
- Building self-confidence
- Increasing job satisfaction
- Contributing as an investment to improve job security in an uncertain economic climate.<sup>8</sup>

The terms learning, education and training are used throughout this report as they each define a distinct process. Learning is the act of acquiring knowledge or skills through training-led and education-led development. Education is based on theory and provides a foundation of knowledge on which to build, while training concentrates on skills development through practical instruction.

In this report learning has been classified into three distinct categories:

- Formal learning is structured, offered in educational institutions and organisations and the workplace, and leads to a recognised qualification.
- Non-formal learning is structured, offered in educational institutions and organisations, and the workplace, but does not lead to a recognised qualification. It can be categorised further into:
  - Work-related training that is undertaken to obtain, maintain or improve employment skills or to improve employment opportunities
  - Personal-interest learning that is undertaken for reasons not related to work.
- Informal learning is unstructured, non-institutional learning related to work, family, community or leisure.<sup>1</sup>

<sup>6</sup> Australian Workforce and Productivity Agency, *Future Focus: Australia's skills and workforce development needs*, Discussion Paper, July 2012.

<sup>7</sup> Ibid.

<sup>8</sup> Williams, R., *Learning, education and training*, Fact sheet, National Seniors Productive Ageing Centre, 2015.

For purposes of brevity, learning, education and training will be referred to as LET. The term ‘mature age workers’ is used in this report to refer to people aged 50 years and over who are in paid employment and those who are not in paid employment but are not retired.

The changing nature of work will require a greater need for skills currency in a rapidly evolving labour market. The rise of the knowledge economy is characterised by an increase in the use of technology for the automation of manual jobs and the globalisation of information so that knowledge sources and expertise are highly valued. In addition, work now embraces more sophisticated technologies so that the work itself, rather than workers, is more mobile. Short-term project work is projected to become more common and there will be increased demand for more highly skilled workers.

Employment in the knowledge-based economy is characterised by the necessity for people to deepen skills to gain higher-level qualifications. The Australian Workforce and Productivity Agency, established by the Australian Government in 2012 (transferred to the Australian Government’s Department of Industry in July 2014), suggested that education and training providers needed to be more forward looking in order to meet the skills needs of industry.<sup>9</sup> This suggestion will remain relevant and crucial well into the future.

Jobs are now less likely to depend on physical strength and more likely to rely on cognitive and interpersonal skills. The rapid introduction of computer-based technology into jobs requires a new range of skills and abilities. Mature age workers, in particular, run the risk of skills and competencies developed during their working life becoming devalued as new technologies are introduced.<sup>10</sup>

This report firstly examines literature related to work-related LET and personal-interest LET.

## Work-related learning, education and training

Bowman and Kearns (2007)<sup>11</sup> categorised people who participate in work-related LET into one or more of the following:

- Employees who upgrade skills to adapt to changes in their jobs
- Employees who upgrade skills to gain a promotion in the same or similar organisation
- Employees who consider a substantial change in job/industry/sector
- People not in employment who are seeking to re-skill so they can enter the workforce because they:
  - Have been retrenched
  - Are intending to start up their own business
  - Are undertaking different or less demanding work
  - Are re-entering the workforce after some time away.<sup>12</sup>

<sup>9</sup> Australian Workforce and Productivity Agency, op cit., 2012.

<sup>10</sup> Cully, M., VandenHeuvel, A. & Wooden, M., ‘Review article: Participation in, and barriers to, training: The experience of older adults’, *Australian Journal on Ageing*, Vol. 19, No. 4, 2000, pp. 172–179.

<sup>11</sup> Bowman, K. & Kearns, P., *E-learning for the mature age worker*, Australian Government, Department of Education, Science and Training, 2007.

<sup>12</sup> Ibid.

Work-related LET refers to structured learning activities that do not lead to a formal qualification and plays a crucial role in developing and maintaining skilled and competent employees. For the individual, work-related LET may help enhance personal and professional development and build new capabilities. For organisations, it improves workplace performance and productivity.<sup>13</sup>

Common reasons cited for participation in work-related LET include: to get a job, to get a different job, to gain a promotion, to satisfy a requirement for a job, to fulfil a desire to have particular skills for a job, to start or develop a business, and to enter a different industry or sector. Studies have shown that people in the labour market are more than twice as likely to have participated in non formal learning (32%) compared with those not in the labour force (14%).<sup>14</sup> In addition, part-time employees, particularly casual workers, are less likely to participate in work-related LET than full-time employees.<sup>15</sup>

Research indicates that participation in LET is greater among people with higher level qualifications, employed adults are more likely than unemployed adults to participate in continuing LET, and participation in job-related LET is substantially higher than participation in LET undertaken for personal-interest reasons.<sup>16,17</sup>

### Personal-interest learning, education and training

Many mature age people also undertake further LET to satisfy a personal interest rather than to improve their prospects in the labour market. The social benefits of learning can add to quality of life through an increase in socialisation and improved cognitive and mental health. Personal-interest LET can also help to improve computer skills that can, in turn, aid in communicating with others through digital means. Knowledge and skills can be used to volunteer, participate in community activities, improve personal wellbeing or simply contribute to having an active retirement.<sup>18,19</sup> Perhaps more fundamentally, training and the role it can play in enhancing skills development is a crucial requirement for individual growth and achievement, factors that have long been assumed to motivate productive behaviour both in the workplace and the community at large.<sup>20</sup> In 2012, the proportion of people undertaking personal-interest learning was relatively consistent across age groups, with the 15–19 year age group the most likely to undertake personal-interest learning (11%).<sup>21</sup>

<sup>13</sup> Ibid.

<sup>14</sup> Australian Bureau of Statistics, *6278.0 – Education and training experience*, Canberra: ABS, 2009.

<sup>15</sup> Australian Workforce and Productivity Agency, op cit., 2012.

<sup>16</sup> O'Connell, P. J., *Adults in training: An international comparison of continuing education and training*, Organisation for Economic Cooperation and Development (OECD), Paris, 1999.

<sup>17</sup> Australian Bureau of Statistics, *4234.0 – Work-related training and adult learning*, Canberra: ABS, 2013.

<sup>18</sup> Chappell, C., Hawke, G., Rhodes, C., & Solomon, N., *Major research program for older workers: the conceptual framework*, The Australian centre for organisational, vocational and adult learning, 2003.

<sup>19</sup> Australian Bureau of Statistics, op cit., 2013.

<sup>20</sup> Cully, M., VandenHeuvel, A. & Wooden, M., 'Review article: Participation in, and barriers to, training: The experience of older adults', *Australian Journal on Ageing*, Vol. 19, No. 4, 2000, pp. 172–179.

<sup>21</sup> Australian Bureau of Statistics, op cit., 2013.



## Motivators and enablers of learning, education and training

Providing mature age workers with opportunities to update and extend their skills and qualifications may enable and encourage them to continue working and remain in the workforce for longer. Despite most adult LET being work-related, little is known about which labour market factors specifically motivate adults to further their educational careers.<sup>22</sup>

Some studies have shown that adults' readiness to learn is frequently affected by their need to know or do something; they tend to have a life, task, or problem-centred orientation to learning as opposed to subject-matter orientation. It has also been found that adults may generally be more motivated to learn by internal or intrinsic factors (e.g. personal incentives such as enjoyment and the challenge) as opposed to external or extrinsic forces (e.g. external rewards such as an increase in salary).<sup>23</sup> Thus, the prospect of a wage increase or gaining a promotion may not have as much appeal for mature age workers to participate in work-related LET compared with their younger colleagues.

## Barriers to learning, education and training

Perceived barriers to LET (either work-related or personal-interest LET) provide insight into why certain individuals or groups of people may not participate in further LET opportunities. Evidence has shown that people often must balance work and/or family commitments against the desire to participate in LET activities. Research suggests barriers to participation in LET include:

- A lack of time
- Employer attitudes resulting in a lack of emotional and/or financial support
- Language barriers
- Lack of access to childcare or transportation
- Lack of information about options
- Financial difficulties
- Negative attitudes to participation such as doubts about their own ability to succeed.<sup>24</sup>

Some of these barriers affect some population groups more than others. For example, family commitments and financial difficulties can pose as a problem for women more than men, work commitments typically affect more men than women, while people who are unemployed have significantly reduced access to skills development compared with those who are employed.<sup>25</sup>

<sup>22</sup> Elman, C. & O'Rand, A. M., 'Perceived job insecurity and entry into work-related education and training among adult workers', *Social Science Research*, Vol. 31, 2002, pp. 49–76.

<sup>23</sup> Ferrier, F., Burke, G. & Selby Smith, C., *Employment and workplace relations: Skills development for a diverse older workforce*, ACER centre for the economics of education and training, for the Australian Government, Department of Education, 2008.

<sup>24</sup> Australian Bureau of Statistics, op cit., 2013.

<sup>25</sup> Ferrier, op cit., 2008.

Lack of time has been reported as the main barrier to participation in LET.<sup>26</sup> It has been found that, for people who wanted to participate in non-formal learning but did not, the main barriers to participation were:

- Too much work or no time (48%) – reported more by males (53%) than females (45%)
- Financial reasons (24%) – reported more by people aged 15–24 years (31%) than people aged 55–64 years (19%) and 65–74 years (14%)
- Personal reasons (12%) – reported more by females (15%) than males (7%) such as ill health or lack of childcare
- Course not available (5.4%).<sup>27</sup>

## Discrimination

Psychosocial barriers include negative attitudes of employers regarding mature age workers' capability to learn and implement knowledge and skills. As a result, mature age workers are often denied LET opportunities. Age discrimination is frequently manifested in the workplace and community more broadly. It is well recognised that many managers and supervisors do not believe offering LET opportunities to mature age workers to be a good investment as they hold stereotypical views about their productive potential and trainability. Mature age people who are unemployed tend to remain so for longer periods than their younger counterparts.

The difficulties mature age workers face through age discrimination means that skills development alone will be inadequate to assist them.<sup>28,29</sup> Research shows that managers require training about ageing in order to understand the value of the mature age worker to the organisation so they will engage mature workers and provide them with adequate training opportunities in order to avoid skill obsolescence.<sup>30,31</sup> Mature age manual workers, particularly those facing structural change in the economy, appear to experience the greatest disadvantage, as they are less likely to receive training or be recruited after the age of 45 years compared with office and service workers.<sup>32</sup> In all age groups, larger proportions of men than women received employer support for training. As is evident, there are far reaching repercussions manifested from perpetuating stereotypical attitudes, demonstrating an urgent need for cultural and attitudinal change.<sup>33</sup>

<sup>26</sup> Mayhew, K., Elliott, M. & Rijkers, B., 'Upskilling older workers', *Ageing Horizons*, Issue No. 8, 2008, pp. 13–21.

<sup>27</sup> Australian Bureau of Statistics, op cit., 2013.

<sup>28</sup> Ferrier, op cit., 2008.

<sup>29</sup> Lee, C. C., Czaja, S J. & Sharit, J., 'Training older workers for technology-based employment', *Educational Gerontology*, Vol. 35, No. 1, 2009, pp. 15–31.

<sup>30</sup> Ibid.

<sup>31</sup> Cully, op cit., 2000.

<sup>32</sup> Pillay, H., Kelly, K. & Tones, M., 'Career aspirations of older workers: An Australian study', *International Journal of Training and Development*, Vol. 10, No. 5, 2006, pp. 298–305.

<sup>33</sup> Chappell, op cit., 2003.

## Worker attitudes

Other psychosocial barriers include attitudes of some mature age people towards their own ability to undertake LET, such as:

- A fear and a lack of confidence in their ability to succeed in training
- Fear of unfamiliar training environments
- Previous (poor) experiences of LET
- Doubts about their own ability to learn
- Competition with younger and/or better educated colleagues.<sup>34</sup>

Research has found that mature age workers' participation in LET activities is influenced by individual factors such as anxiety, self-efficacy and perceived benefits of participation. Individuals who believe they are capable of improving and learning new skills are more likely to participate in LET activities, as are those who perceived a potential benefit from participation. Age is negatively related to both individual and situational variables that foster participation in job development activities.<sup>35</sup> Mature age workers with limited schooling may suffer from a lack of motivation and confidence with regard to learning and also a lack of encouragement from management and fellow workers.<sup>36</sup>

Among mature age employed workers there is evidence to suggest that participation in LET is strongly influenced by their own perception that they do not need or want further training. Data from the Survey of Education and Training Experience confirmed lower levels of interest in training among mature age workers. Among respondents who did not participate in any form of structured training, 'no need' was the most frequently cited reason for non-participation.<sup>37</sup> Similarly, another study found that managerial and supervisory employees in late career stages were more likely to indicate they had lower needs for training.<sup>38</sup> The perception concerning the relative value of participating in LET is further compounded by evidence that mature age workers typically perceive substantially lower than average benefits or no extrinsic benefits from participation in training. For example, one study found that mature age employees were significantly less likely to gain a promotion or higher pay. This served to generate disinterest because of the absence of employment-based rewards that would normally influence the attractiveness of participating in LET.<sup>39</sup>

Employers need to be encouraged to continue investing in training mature age workers to keep reaping the benefits provided by their skills and experience,<sup>40</sup> and mature age workers need to be made aware of the importance of LET as a means with which to maintain skills relevance as well as fostering a continuing positive attitude towards the benefits of lifelong learning.

<sup>34</sup> Cully, op cit., 2000.

<sup>35</sup> Lee, op cit., 2009.

<sup>36</sup> Pillay, op cit., 2006.

<sup>37</sup> Cully, op cit., 2000.

<sup>38</sup> Guthrie J. P., Schwoerer, C. E., 'Older dogs and new tricks: Career stage and self-assessed need for training,' *Public Personnel Management*, Vol. 25, 1996, pp. 59–72.

<sup>39</sup> Chappell, op cit., 2003.

## Conclusion

LET is designed to increase human capital, knowledge and skills.<sup>41</sup> Work-related LET supports employees to develop and apply skills in a workplace context, leading to positive outcomes for enterprises, for individuals and the wider community. Projected continuing trends include:

- Increased female participation
- Longer working lives
- Different locations of work
- Increasing levels of education
- Changing industries.

Skills obsolescence is on the rise and can be the result of entering the labour market with few qualifications or the result of the depreciation of skills exceeding the accumulation of new ones. Mature age workers may not have had, or have failed to take, opportunities to acquire the new skills necessary to meet changing job requirements and they may also have lowered expectations that the acquisition of new skills will result in valued rewards.<sup>42</sup> Research by the Organisation for Economic Co-operation and Development found that training has a positive effect on the individual employment prospects of mature age workers and enhances employment security. However, results showed an age-related decrease in motives associated with work development such as training and advancement.<sup>43</sup>

Casual and part-time workers tend to receive fewer training opportunities through their employer than their full-time colleagues, thus denying them access to better paying jobs and opportunities for career progression. Increased employer ownership of skills development must increasingly be seen as an investment rather than a cost.<sup>44</sup>

Findsen recommends, LET for mature age Australians is multifaceted and all parties and stakeholders are responsible for its improvement, including the education **of** mature age adults, public education **about** ageing and the education **of** professionals. Each aspect is important and should not function in isolation of the others. Through this united approach, he endorses an increased need for a greater understanding of the process of ageing such as:

- Physiological, cultural, political, economic and social aspects
- Examination of stereotypes and myths of ageing and how they affect behaviour
- Sensitisation of the wider community to the needs of mature age people
- Historical development of relevant legislation and social policy, both nationally and locally
- Examination of the changing patterns of learning as social structures change.<sup>45</sup>

<sup>40</sup> Australian Workforce and Productivity Agency, op cit., 2012.

<sup>41</sup> Mayhew, op cit., 2008.

<sup>42</sup> Kooij, D. T. A. M., de Lange, A., Jansen, P. G. W., Kanfer, R. & Dijkers, J. S. E., 'Age and work-related motives: Results of a meta-analysis,' *Journal of Organisational Behaviour*, Vol. 32, 2011, pp. 197–225.

<sup>43</sup> Ibid.

<sup>44</sup> Australian Workforce and Productivity Agency, op cit., 2013.

<sup>45</sup> Findsen, B., 2002, 'Developing a conceptual framework for understanding older adults and learning', *New Zealand Journal of Adult Learning*, Vol. 30, No. 2, pp. 34–52.



## Purpose

This report is based on a survey of a nationally-representative sample of Australians aged 50 years and over on the topic of learning, education and training (LET). The purpose was to survey awareness of LET opportunities for mature age Australians, perceived importance of continued LET, uptake/prevalence of LET, barriers to participation in LET, and enablers and motivators of participating in LET.

This study addressed the following research questions:

- In comparison to other factors, how do mature age Australians rate learning, education and training in relation to contributing to quality of life?
- In comparison to other factors, how do mature age Australians rate the importance of lifelong learning?
- What is the extent of awareness among mature age Australians of learning, education and training opportunities for mature age people?
- What is the prevalence/uptake of learning, education and training among mature age Australians?
- What specific factors are barriers to mature age Australians participating in learning, education and training?
- What specific factors are enablers to mature age Australians participating in learning, education and training?

The research questions were analysed according to individual characteristics, including age, gender, level of education, occupation, retirement status and personal income.

## Data and methods

### Design

Using data from a recent survey of 1,873 people aged over 50 years, the primary focus of this research was to better understand the awareness, prevalence, motivators and barriers regarding participation in LET and to investigate possible variations among different segments of the population.

### Data and methods

The data in this report were taken from the National Seniors Social Survey Wave 4. The survey was conducted from November to late December 2014, among members of NSA who were aged 50 years and over. A total of 10,000 members were invited to complete the survey. Of these, 1,594 respondents who answered the National Seniors Social Survey Wave 3 in October 2013, who indicated in that survey that they would be willing to participate in future waves of the survey, and whose membership number was in the National Seniors membership database, were invited to complete the survey. The remaining 8,406 respondents who were invited were selected from the NSA database of approximately 200,000 members. The number of respondents allocated to each of the 48 strata (three age groups x two genders x eight states/territories) was calculated proportionally to reflect the estimated resident population in Australia aged 50 years and over in June 2013.<sup>46</sup> The respondents within each stratum were selected randomly from the database. Selection was undertaken to ensure two members from the same family were not chosen.

A paper survey was mailed to each of the selected members. Respondents had the option to complete the paper survey and return by mail, or to complete the survey online. Results from a total of 1,923 surveys were received and entered. Survey weights were applied to each combination of age, gender and State/Territory, to adjust for differences in response rates by these population groups and to make the results representative of the Australian population aged 50 years and over. There were 50 cases with no information on at least one of these characteristics, reducing the sample to 1,873 cases that could be used in the analysis.

The National Seniors Social Survey Wave 4 covered a range of topics and included health, employment, financial and social modules. This report presents results from the learning, education and training module. This module included questions addressing level of awareness of LET opportunity, importance placed on LET in relation to contributing to quality of life, the prevalence and uptake of different types of LET and the factors which may act as barriers and enablers to participating in LET.

A range of questions elicited information from respondents about their demographic and socio economic characteristics. The Bellberry Human Research Ethics Committee approved the survey.

This report presents summary statistics of the LET variables and cross tabulations of the results with other variables, related to employment, retirement and demographic characteristics. The statistical software package, STATA 11.2 was used to conduct the analyses.

Additional tables and graphs are presented in the Appendix.

<sup>46</sup> Australian Bureau of Statistics, 3101.0 – *Australian Demographic Statistics*, Canberra: ABS, 2014.

## Findings

### Importance of learning, education and training

The ‘opportunity to learn new skills’ was rated very low in relation to other factors that mature age Australians felt contributed to their quality of life as they got older (*Table 1*). This finding was consistent across age groups, gender, education level, occupation, employment status and level of personal income. The groups that highly rated (‘very important’) the ‘opportunity to learn new skills’ were women (32%), people aged 50–59 years (33%), those who held a Bachelor’s degree (34%) and those whose occupation was manager/professional (37%). The consistently lowest rated factor (‘not at all important’) was ‘the opportunity to plan and develop my career’, while other lower rated factors were ‘opportunity to undertake paid work’ and the ‘opportunity to undertake volunteer work’.

The highest rated factors across all demographics (*Table 1*) were ‘opportunity to pursue personal interests/hobbies’ (68% ‘very important’), the ‘opportunity to spend more time with family’ (66%) and the ‘opportunity to plan for retirement’ (53%). Thus, it appears that work-related factors are not seen as important in contributing to quality of life for people as they age. Personal interests and family factors are considered more important.

As shown in *Figure 1*, the most important factor in relation to lifelong learning is to ‘gain personal enjoyment/self-fulfilment’ (42% rated this as ‘very important’), followed by ‘helping me to participate in voluntary or community work’ (23%), ‘helping me to gain employment’ (22%), and ‘helping me to meet new people’ and ‘get a better job’ (both 19%).

These findings indicated that most mature age Australians believe lifelong learning is more important to them in terms of non-work related benefits such as personal enjoyment, meeting people and participating in voluntary or community work than work-related benefits such as developing a business, promotion, changing career or getting a better job.

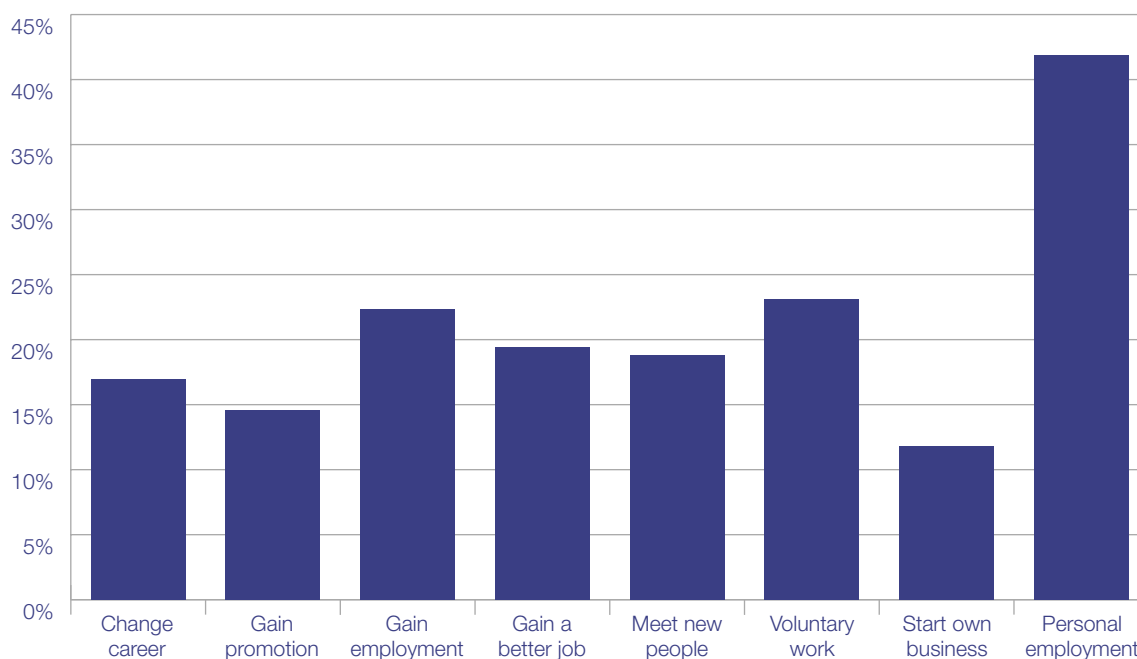
*Table 2* showed more women compared with men indicated that lifelong learning was very important in relation to helping them to ‘obtain personal enjoyment/self-fulfilment’ (45% and 39% respectively) and helping them to ‘participate in voluntary or community work’ (29% and 17% respectively).

**Table 1:** The importance of various factors in contributing to quality of life as you get older by age, gender, education and occupation (numbers indicate the percentage of people answering ‘very important’)

Opportunity to.....	Total	Age (years)		Gender		Education			Occupation	
		50-59	60+	Male	Female	Not finished high school	Finished high school (but not Bachelor's or higher degree)	Completed Bachelor's degree	Manager/ professional	Other
learn new skills	26.4	33.2	24.5	20.1	32.3	22.1	24.9	34.3	36.7	23.3
pursue personal interests/hobbies	68.1	71.2	67.3	62.3	73.6	66.0	66.6	72.9	71.5	68.6
spend more time with family	66.3	70.4	65.2	61.9	70.4	68.8	66.7	60.5	67.2	72.0
plan for retirement	53.1	71.5	47.8	53.3	52.9	52.8	55.1	52.9	65.9	64.9
participate in social and community activities	46.1	40.7	47.6	35.8	55.6	41.9	44.4	54.6	47.0	44.4
undertake volunteer work	27.6	23.5	28.8	22.8	32.1	24.4	27.1	31.8	29.2	25.4
undertake paid work	21.7	38.1	16.9	20.9	22.4	21.2	22.2	21.8	29.1	32.0
plan and develop your career	12.9	20.4	10.7	13.6	12.2	11.3	11.2	15.8	18.8	15.0

Note: Full table, including retirement status and annual personal income in Appendix Tables A-1 to A-6.

**Figure 1:** Importance of lifelong learning in relation to various factors (percentage of people answering ‘very important’)



Note: For full results, see Appendix Table A-1.

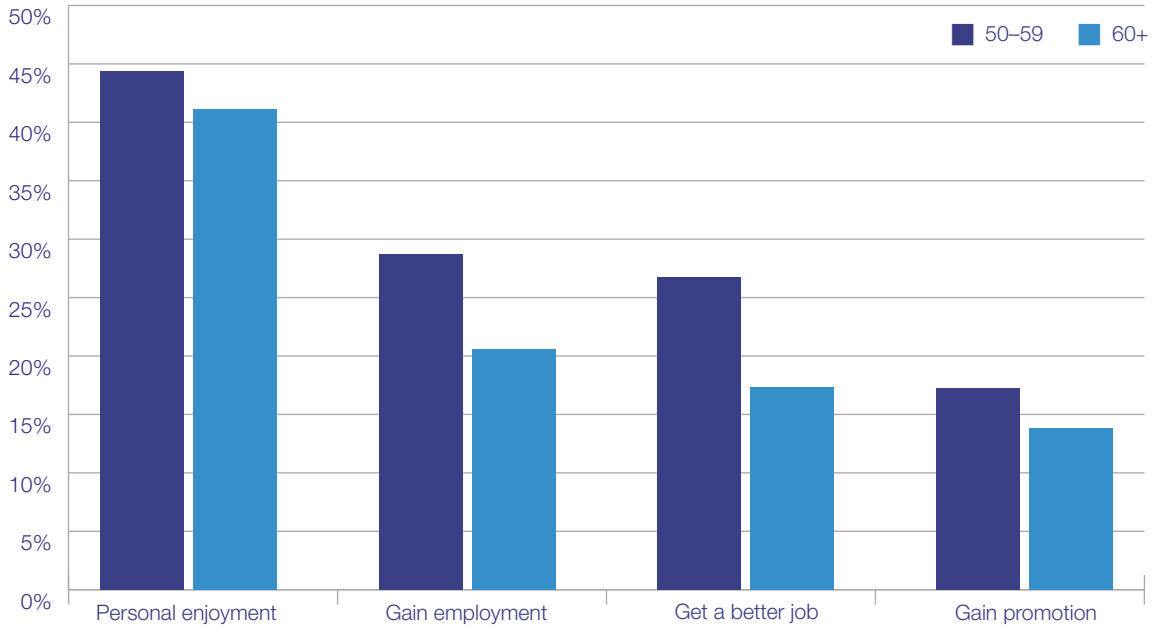
**Table 2: Importance of lifelong learning in relation to various factors by gender**

Lifelong learning is important in...	Gender	Not at all important	Somewhat important	Very important	Can't say	Total
helping me change my career	Male	24.6	18.2	18.9	38.3	100.0
	Female	19.8	15.1	15.2	49.9	100.0
helping me to gain a promotion	Male	28.9	14.9	17.2	39.9	100.0
	Female	23.9	12.9	12.1	50.9	100.0
helping me to gain employment	Male	22.0	16.7	24.9	36.3	100.0
	Female	16.7	15.3	19.9	48.2	100.0
helping me to get a better job	Male	24.9	14.6	21.3	39.2	100.0
	Female	18.8	14.3	17.6	49.3	100.0
helping me to meet new people	Male	21.7	40.9	15.2	22.2	100.0
	Female	15.5	35.6	22.2	26.8	100.0
helping me to participate in voluntary or community work	Male	24.3	42.6	16.8	16.3	100.0
	Female	13.4	39.1	28.9	18.6	100.0
helping me to start or develop my own business	Male	32.0	13.2	14.1	40.8	100.0
	Female	29.2	10.2	9.8	50.9	100.0
obtaining personal enjoyment/self-fulfilment	Male	12.7	31.9	38.9	16.4	100.0
	Female	7.6	28.1	44.5	19.8	100.0

People aged 50–59 years are more likely than people aged 60 years and older (*Figure 2*) to indicate that lifelong learning is very important for:

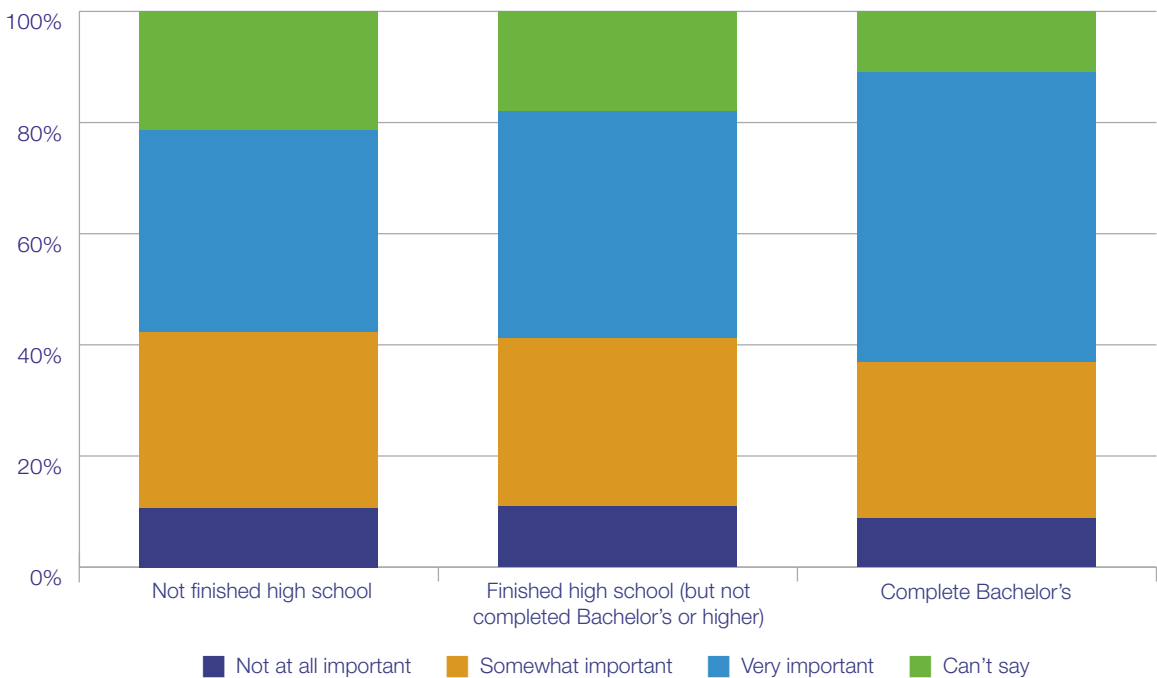
- Helping obtain personal enjoyment/self-fulfilment (44% and 41% respectively)
- Gaining employment (29% and 21% respectively)
- Getting a better job (27% and 17% respectively)
- Gaining promotion (17% and 14% respectively).

**Figure 2:** Importance of lifelong learning in relation to obtaining personal enjoyment/self-fulfilment, gaining employment, getting a better job, and gaining promotion by age (percentage of people answering 'very important')



Lifelong learning was most highly rated as 'very important' to help gain personal enjoyment or self-fulfilment by people with a Bachelor's degree or higher (52%), followed by those who had finished high school but not completed a Bachelor's degree (41%) and those who had not finished high school (36%) (Figure 3).

**Figure 3:** Importance of lifelong learning to help obtain personal enjoyment/self-fulfilment by level of education



## Awareness of learning, education and training options

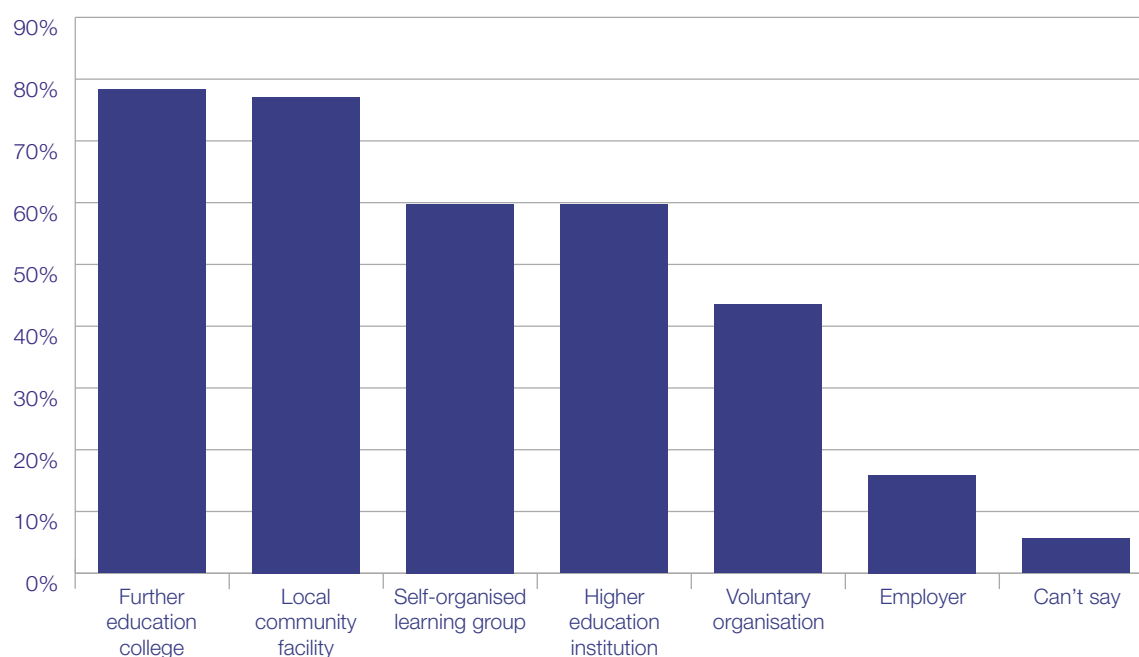
Overall, mature age Australians reported being most aware of the following institutions/organisations that support LET for mature age people (Figure 4):

- Further education colleges/tertiary such as TAFE (78%)
- Local community facilities such as adult education centres, libraries, neighbourhood learning centres (77%)
- Self-organised learning groups such as University of the Third Age (60%)
- University/higher education institutions/Open University (60%).

There was lower awareness of voluntary organisations (44%) and employers/place of work (16%) (Figure 4).

Women compared with men and people aged 60 years and older compared with those aged 50–59 were more aware of the informal institutions/organisations (e.g. local community facilities) that support LET for mature age people (Table 3).

**Figure 4:** Awareness of institutions/organisations that support learning, education or training for mature age people (percentage of people)



**Table 3:** Awareness of local community facilities and self-organised learning groups by gender and age (percentage of people)

	Gender		Age (years)	
	Males	Females	50–59	60+
Local community facility (e.g. adult education centre, library, neighbourhood learning centre)	71.7	82.1	73.3	78.2
Self-organised learning groups (e.g. University of the Third Age (U3A))	49.4	69.4	45.6	63.7

Note: Sum is more than 100% because respondents could choose more than one option.

Respondents who have completed a Bachelor’s degree have higher awareness of both informal and formal institutions/organisations that support LET for mature age people, such as local community facilities (e.g. adult education centre, library, neighbourhood learning centre) compared with people with lower levels of formal education (72% for those who had not finished high school, 78% for those who had finished high school but had no Bachelor’s degree or higher and 87% for those who had completed a Bachelor’s degree). This was also the case for awareness of university/higher education institution/Open University (50% for those who had not finished high school, 64% for those who had finished high school but had no Bachelor’s or higher and 75% for those who had completed a Bachelor’s degree) (Table 4).

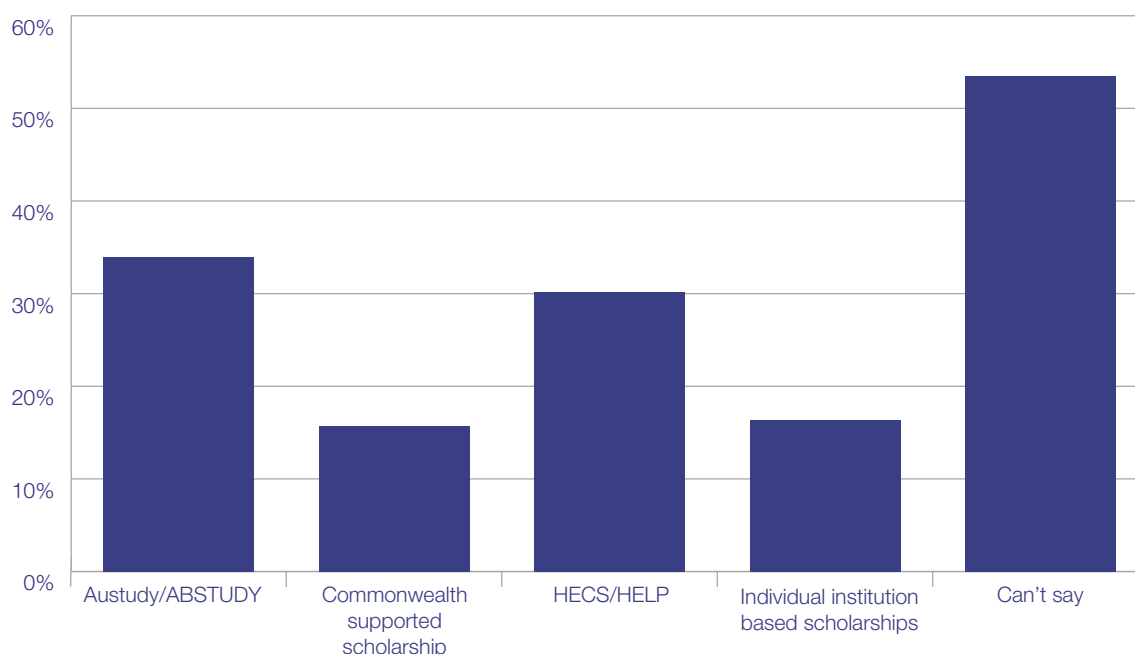
Respondents were most commonly aware of Austudy/ABSTUDY (34%) and HECS-HELP (30%) as funding options that support mature age people to participate in LET (Figure 5). Respondents were less aware of both Commonwealth-supported scholarships and individual institution-based scholarships (both 16%).

**Table 4:** Awareness of local community facilities and university/higher education institutions by level of education (percentage of people)

	Level of education		
	Not finished high school	Finished high school (but not completed Bachelor’s or higher degree)	Completed Bachelor’s degree
Local community facility (e.g. adult education centre, library, neighbourhood learning centre)	71.7	78.3	86.7
University/higher education institution/ Open University	50.0	63.7	74.8

Note: Sum is more than 100% because respondents could choose more than one option.

**Figure 5:** Awareness of funding options available to support mature age people to participate in learning, education or training (percentage of people)



Note: Sum is more than 100% because respondents could choose more than one option.

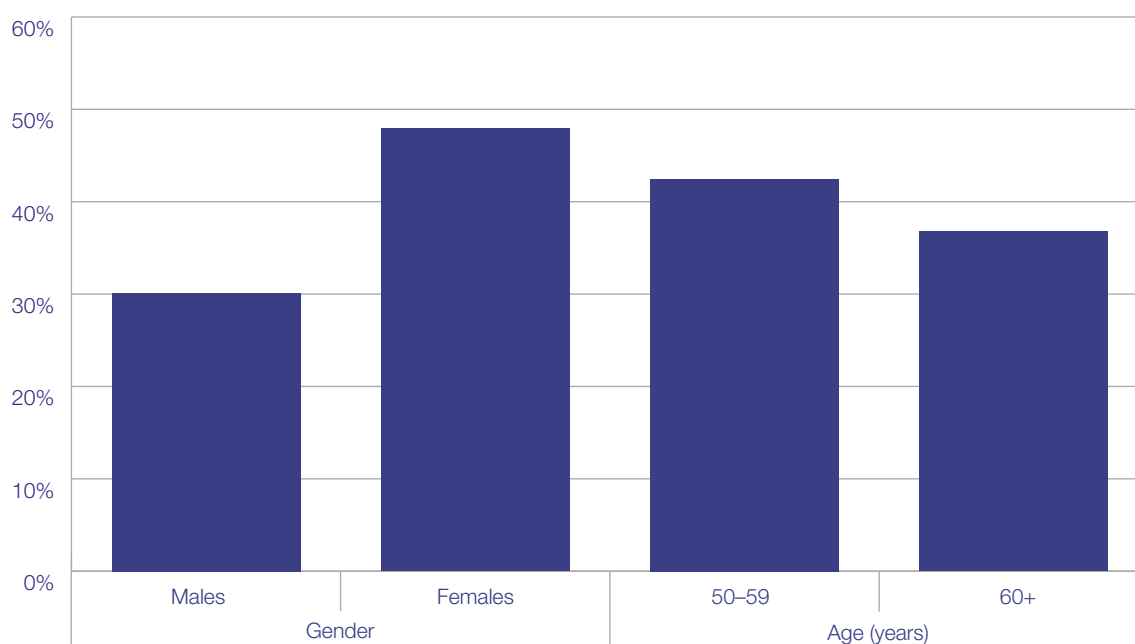


## Uptake/prevalence of learning, education and training

Almost two-fifths of mature age people reported having attempted to access information about LET within the last three years (39%).<sup>47</sup>

More women (48%) compared with men (30%) indicated they had attempted to access information on LET within the last three years (*Figure 6*). A slightly higher proportion of people in the younger age group of 50–59 years (42%) also reported attempting to access information about LET within the last three years compared with those aged 60 years and older (37%).

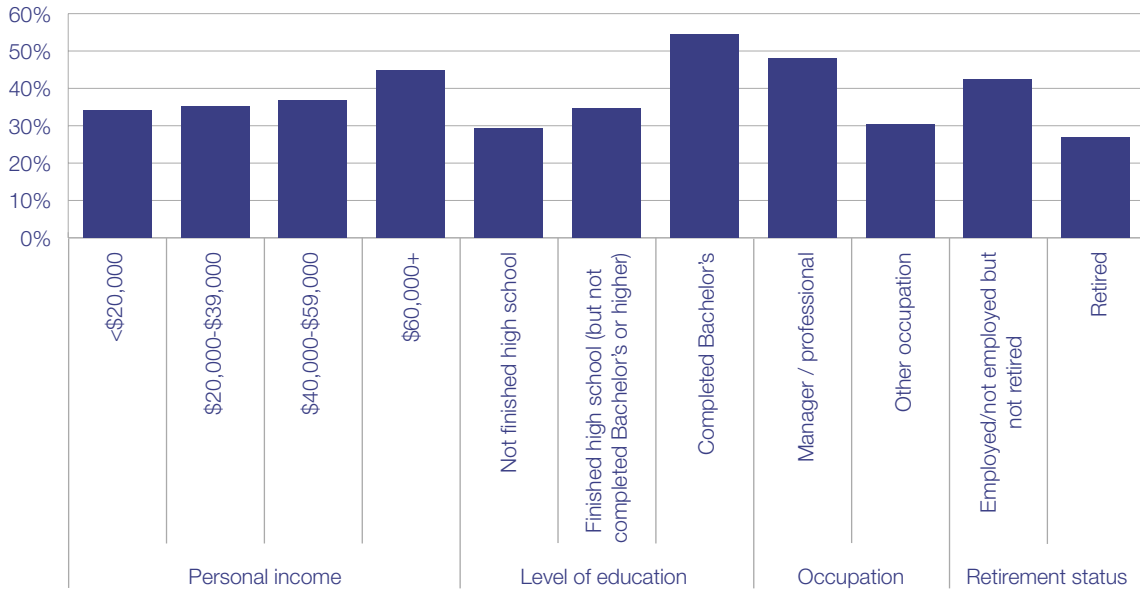
**Figure 6:** Attempted to access information about learning, education or training within the last three years by gender and age (percentage of people)



As personal income increased, so too did the number of respondents who had attempted to access information about LET within the last three years (34% for those earning less than \$20,000, 45% for those earning more than \$60,000). Similarly, as education levels increased so too did the number of mature age people attempting to access information about LET within the last three years (29% for those who had not finished high school, 35% for those who had finished high school but had no Bachelor's degree or higher and 54% for those who had completed a Bachelor's degree). Managers/professionals (48%) compared with occupations in the 'other' category (30%) and people who were currently employed/not employed but not retired (42%) compared with those currently retired (27%) were more likely to report having attempted to access information about LET within the last three years (*Figure 7*).

<sup>47</sup> The following questions were not asked of people who had been retired for five years or more.

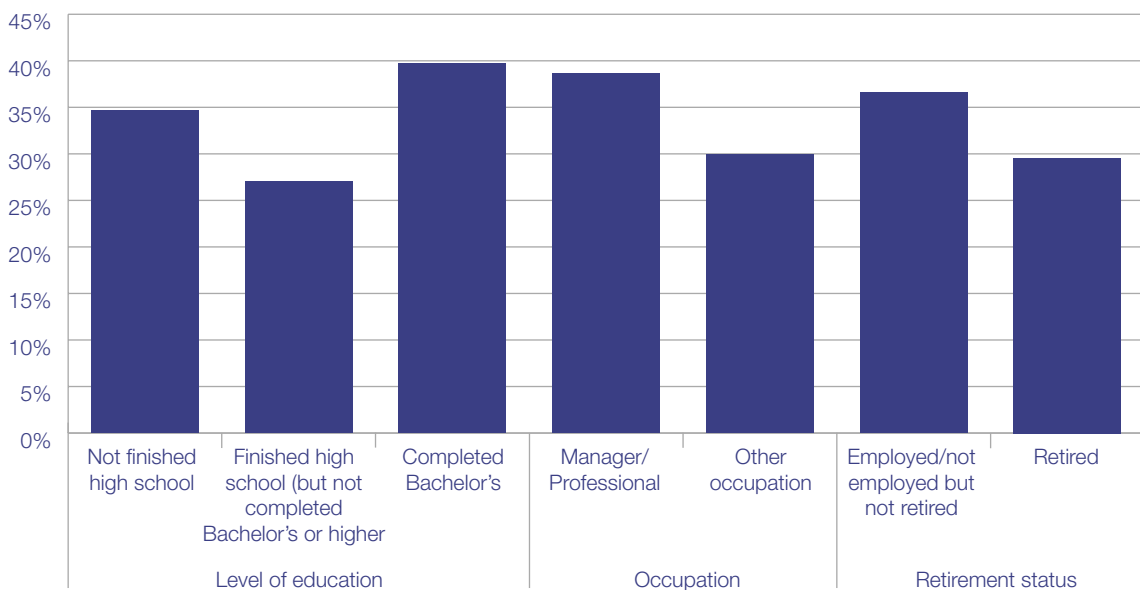
**Figure 7:** Attempted to access information about learning, education or training within the last three years by personal income, level of education, occupation and retirement status (percentage of people)



Over a third of respondents who attempted to access information about LET stated they found it 'very easy' (36%) (Figure 8).

More people who had completed a Bachelor's degree (40%) found it 'very easy' to access information about LET compared with those who had not finished high school (34%). Similarly, more people with the occupation of manager/professional (39%) found it 'very easy' to access information compared with the occupation group 'other' (30%). Likewise, more people who were not retired found it 'very easy' (37%) compared with those who were currently retired (30%).

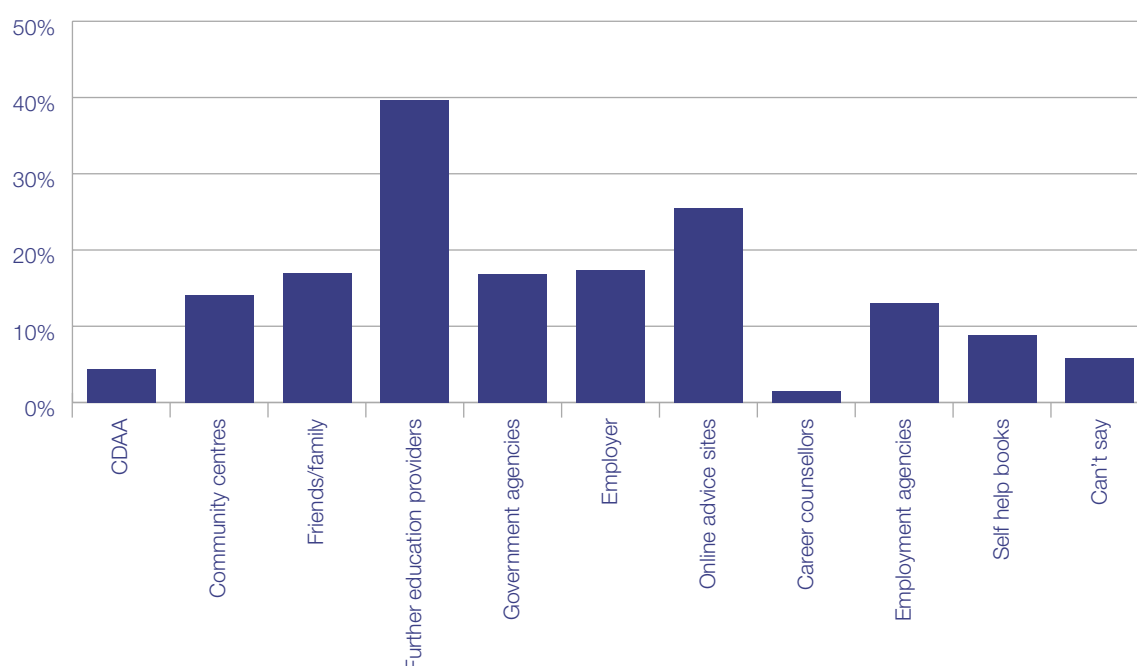
**Figure 8:** Ease of finding information about learning, education or training by level of education, occupation and retirement status (percentage of people answering 'very easy')



Note: For full results refer to Appendix Figure A-2.

Respondents were asked about the first three places they would go to find information on LET. As *Figure 9* shows, the most popular three places respondents would go to for information on LET in the next three years would be further education providers (e.g. university, TAFE, 40%), online advice sites (26%), and, equally reported was their employer/training officer/personnel officer (17%), friends, colleagues or family members (17%) and Government agencies/programs (e.g. Centrelink, My Future, 17%).

**Figure 9:** First three places people would go to find information on learning, education or training (percentage of people)



Note: CDAA is the Career Development Association of Australia.

Note: Sum is more than 100% because respondents could choose more than one option.

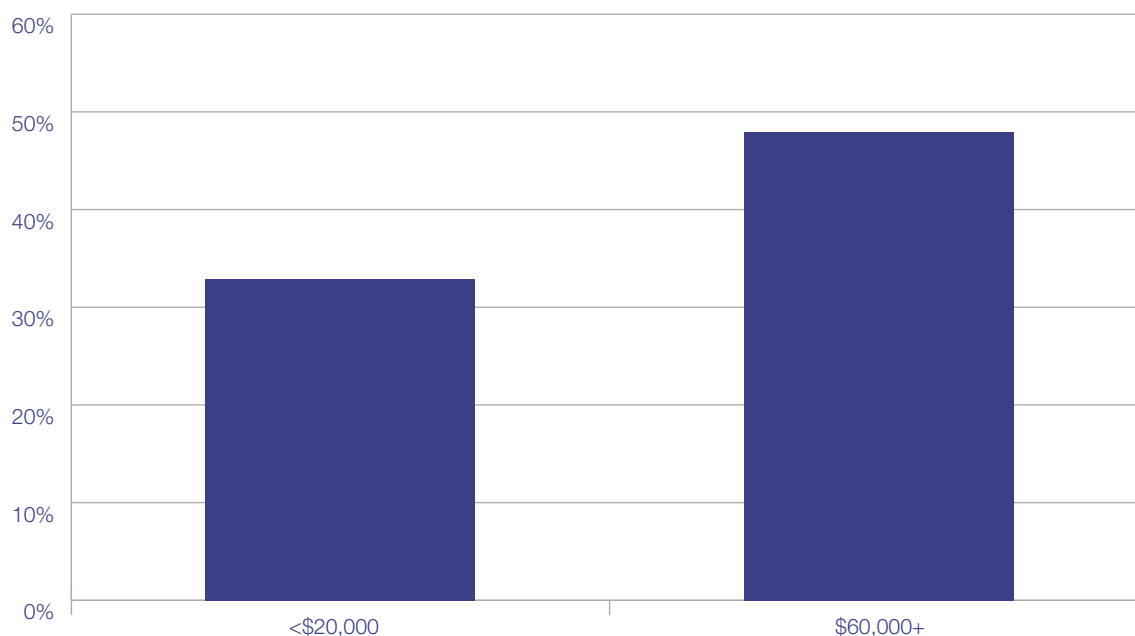
More women (44%) than men (36%) indicated they would go to further education providers (e.g. university, TAFE) and online sites (27% and 24% respectively) to find information about LET (*Table 5*). It also shows that the younger age group of 50–59 year olds (48%) compared with people aged 60 years and older (36%) indicated they would go to further education providers (e.g. university, TAFE) and online sites (31% and 23%, respectively) to find information about LET.

**Table 5:** Further education providers and online advice sites as sources of information on learning, education or training by gender and age (percentage of people)

	Gender		Age (years)	
	Males	Females	50–59	60+
Further education providers (e.g. university, TAFE)	35.5	44.0	48.5	35.7
Online advice sites	23.8	27.4	31.4	22.9

Mature age people on higher incomes would be more likely (48% for those earning more than \$60,000) than those on lower incomes (33% for those earning less than \$20,000) to consider using further education providers such as university and TAFE as a source to find information on LET.

**Figure 10:** Consideration of further education providers to find information on learning, education or training by personal income (percentage of people)



Note: Sum is more than 100% because respondents could choose more than one option.

Those who reported they do not use the Internet at home (20%) indicated they would use more community-oriented channels to find information about LET (e.g. community centres and voluntary organisations). This is in contrast to respondents who use the Internet at home (22%) who prefer to search for more direct channels (e.g. going to education providers such as universities and TAFEs).

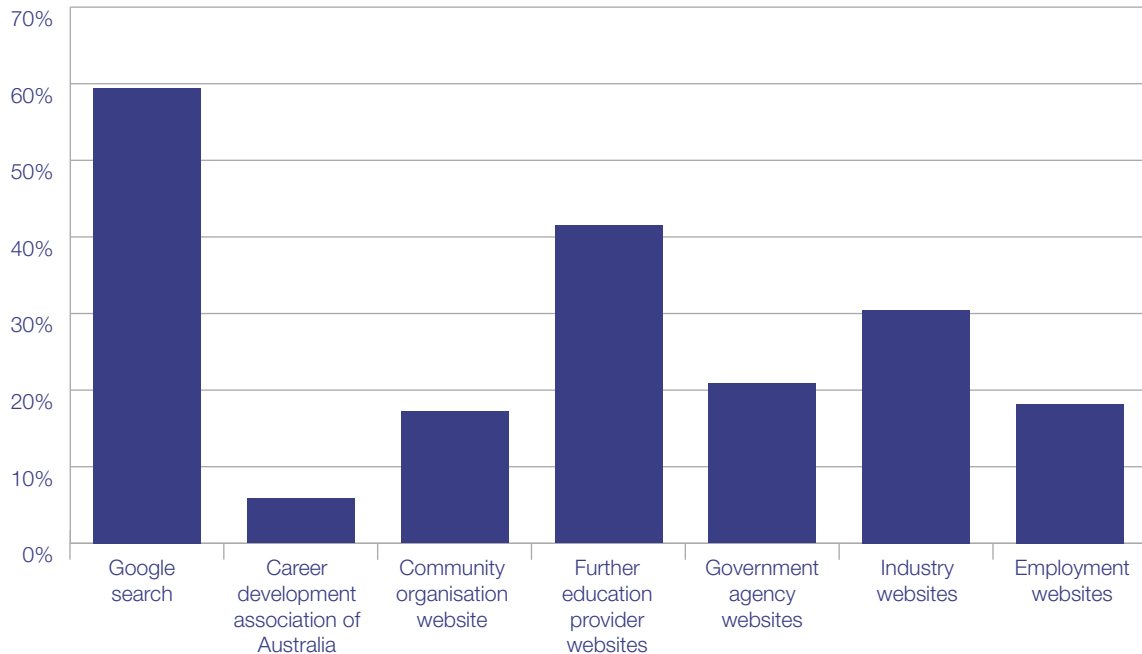
**Table 6:** Accessed community centres and further education providers by Internet use at home (percentage of people)

	Use Internet at home	
	Yes	No
Community centre/voluntary organisation	13.4	19.9
Further education providers (e.g. university, TAFE)	41.4	22.1

Note: Sum is more than 100% because respondents could choose more than one option.

Respondents were also asked about the first three places they would go on the Internet to find information on LET. The most popular three online places mature age people would go for information about LET were a general Google search (60%), further education provider websites (e.g. university, TAFE, 41%) and industry-specific websites (30%) (Figure 11).

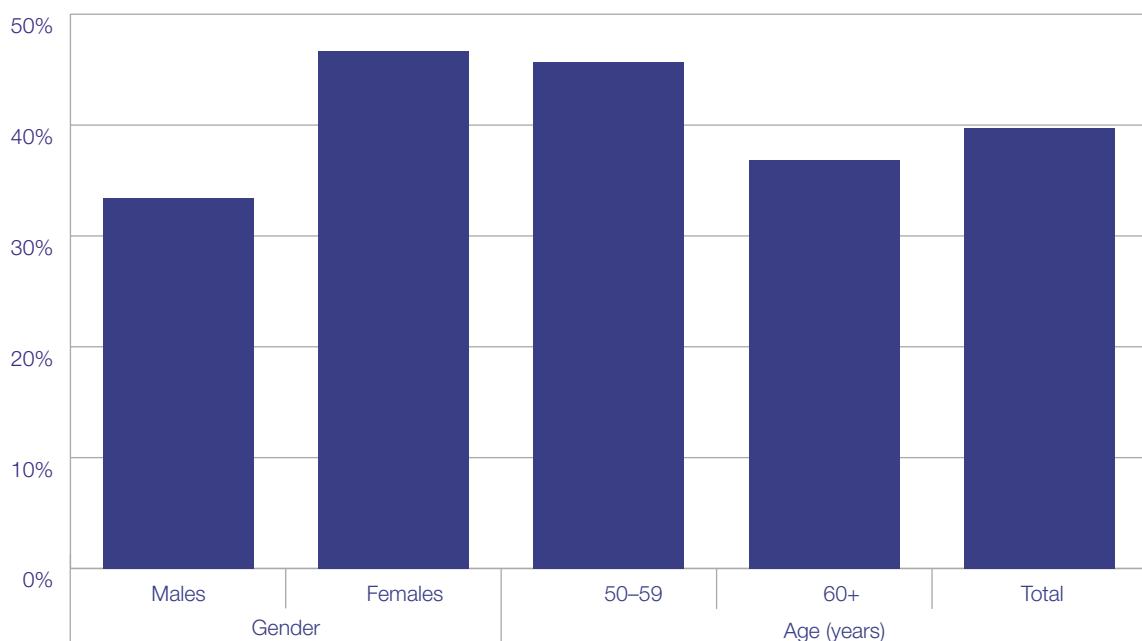
**Figure 11:** First three places on the Internet people would go to find information on learning, education and training



Note: Sum is more than 100% because respondents could choose more than one option.

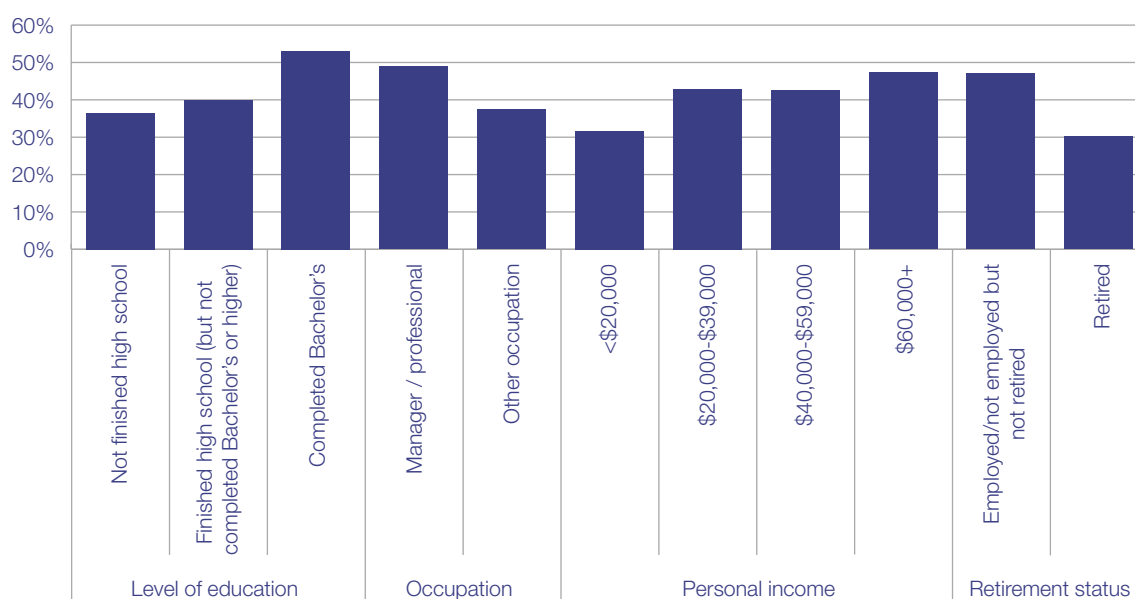
Significantly more women (47%) have undertaken some form of LET in the last three years compared with men (33%) (Figure 12). Respondents aged 50–59 years are more likely to have completed LET within the last three years (46%) compared with those aged 60 years and older (37%).

**Figure 12:** Undertaken learning, education or training within the last three years by gender and age (percentage of people)



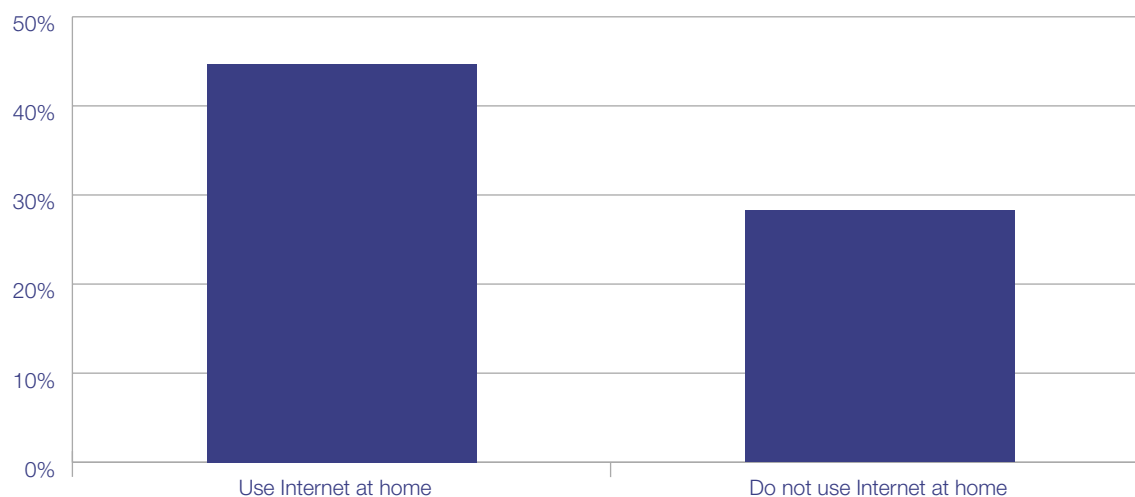
As income increases so too does respondent's uptake of LET within the last three years (32% for those who earned less than \$20,000, 47% for those who earned more than \$60,000). Similarly, as level of education increases, so too does uptake of LET within the last three years (37% of those who had not finished high school, 53% of those who had completed a Bachelor's degree). This is also the case for level of occupation, with 'other' occupations less likely to participate in LET in the last three years (37%) than managers/professionals (49%). Mature age people who are currently retired report lower levels of participation in LET within the last three years (30%) compared with those who are not retired (47%) (Figure 13).

**Figure 13:** Have undertaken learning, education or training within the last three years by level of education, occupation, personal income and retirement status (percentage of people)



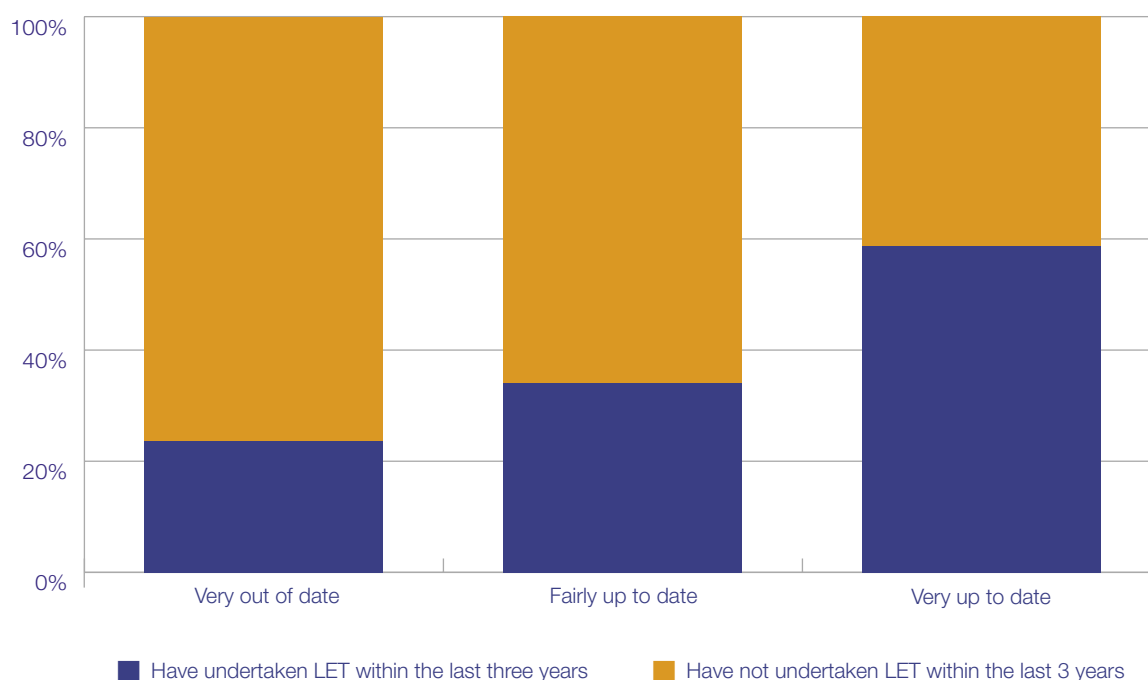
Of those respondents who have participated in LET within the last three years, a higher proportion report that they use the Internet at home (45%) compared with those who do not (28%) (Figure 14).

**Figure 14:** Have undertaken learning, education or training within the last three years by whether they use the Internet at home (percentage of people)



Of the mature age people who had participated in LET within the last three years, 59% believe their current work related skills and knowledge to be 'very up to date', compared with just 24% of those who believe their skills are 'very out of date' and 34% who believe their skills are 'fairly up to date' (Figure 15).

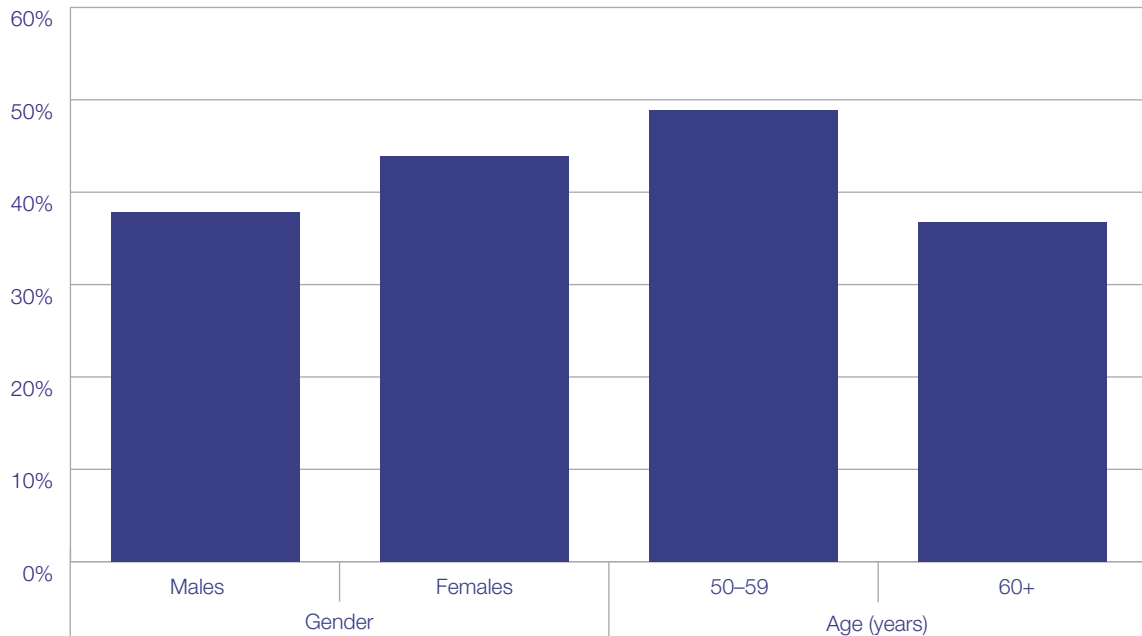
**Figure 15:** Perceived currency of work-related skills by whether have undertaken learning, education and training within the last three years (percentage of people)



The most popular specialty area in which participants have most recently undertaken LET is in first aid/occupational health and safety (12%), and business, commerce and administrative studies (12%) followed by education and teacher training (8%) and medicine and dentistry (6%).

The majority of respondents indicate that their current work-related skills and education are 'fairly up to date' (45%) or 'very up to date' (41%). More women (44%) than men (38%) believe their work related skills to be 'very up to date' (Figure 16). This was also the case with the younger group of respondents aged 50–59 years compared with those aged 60 years and older (49% and 37%, respectively).

**Figure 16:** Rating of current work-related skills and perception of by gender and age (percentage of people answering 'very up to date')



Note: Only shows response option of 'very up to date'

Generally speaking, as personal income increases, mature age people are more likely to perceive their current work-related skills to be 'very up to date' (34% for those earning less than \$20,000 and 50% for those earning \$60,000 or more). This is also the case for the occupation groups of 'other' and manager/professional (39% and 44% respectively, *Figure 17*).

**Figure 17:** Rating of current work-related skills and perception of by personal income and occupation (percentage of people answering 'very up to date')



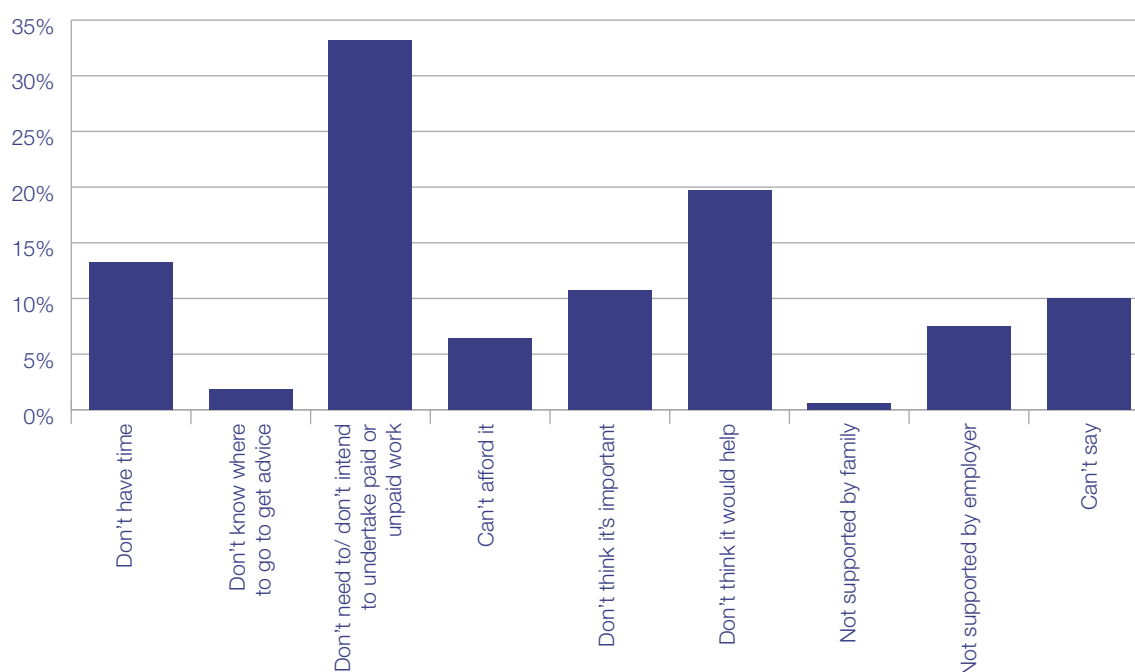
Note: Only shows response option of 'very up to date'



## Barriers to learning, education and training

Among mature age Australians who have not undertaken any LET in the last three years, the most common reason offered is 'I don't need to/I don't intend to undertake paid or unpaid work' (33%), followed by 'I don't think it would help me' (20%) and 'I don't have time' (13%) (Figure 18). Notably, 'I can't afford to' was only cited by 6% of respondents, indicating affordability is not a prominent reason for not undertaking LET among respondents.

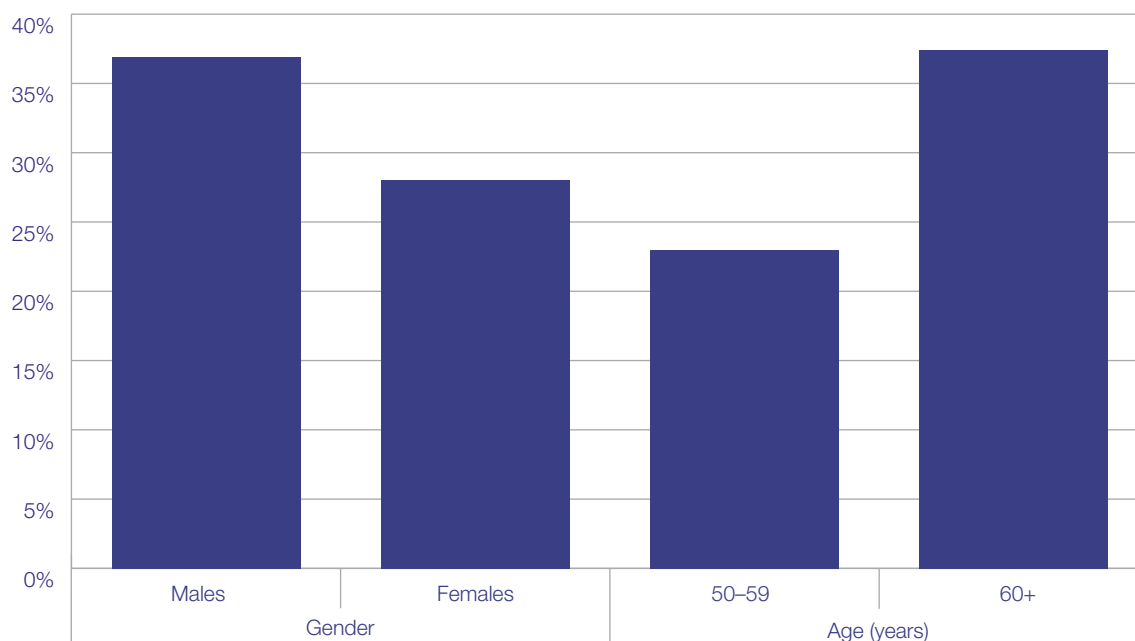
**Figure 18:** Reasons for not undertaking learning, education or training within the last three years (percentage of people)



Note: Sum is more than 100% because respondents could choose more than one option

More men compared with women indicate the primary reason they have not undertaken any LET in the last three years is 'I don't need to/I don't intend to undertake paid or unpaid work' (37% and 28%, respectively, Figure 19). Those in the older age group of 60 years and older are more likely than 50–59 year olds to report they have not undertaken LET in the last three years because they 'did not need to' (37% and 23%, respectively, Figure 19).

**Figure 19:** ‘I don’t need to/I don’t intend to undertake paid or unpaid work’ as a reason for not undertaking learning, education or training within the last three years by gender and age (percentage of people)



Note: Only shows response option of ‘I don’t need to/I don’t intend to undertake paid or unpaid work’

Note: Sum is more than 100% because respondents could choose more than one option

The reason for not undertaking LET in the last three years, ‘don’t have time’, is more of an issue for mature age people with the highest incomes (16% of those earning more than \$60,000) compared with those on lower incomes (10% of those earning less than \$20,000) (Table 7). Affordability appears to be an issue for mature age people who earn the least amount of money (13% of those earning less than \$20,000) compared with those who earn the most personal income (5% of those earning more than \$60,000).

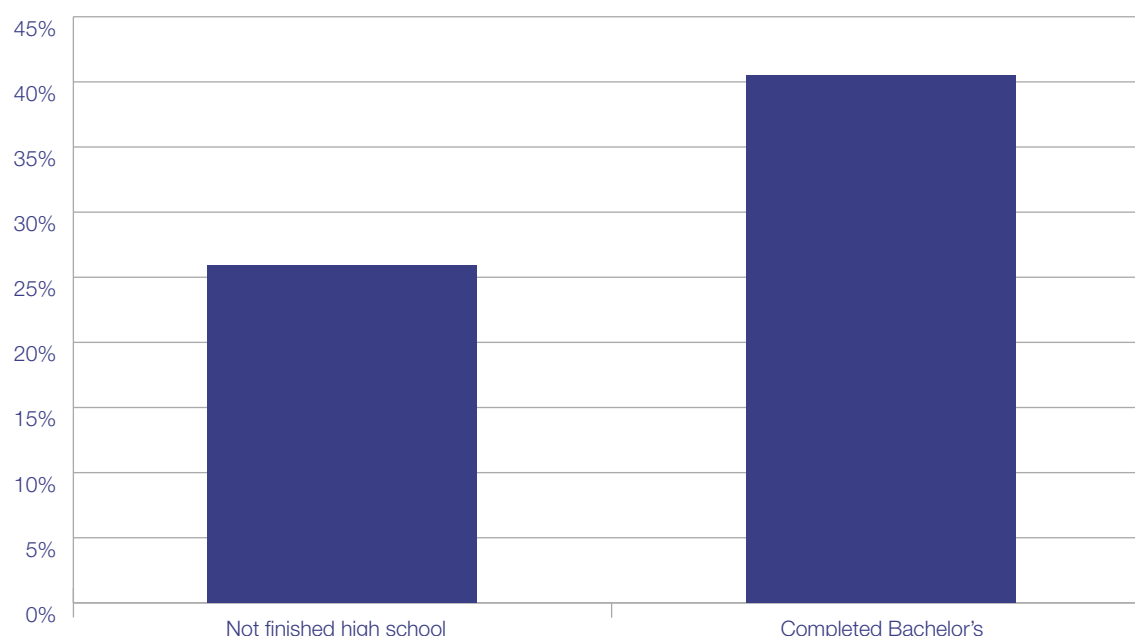
**Table 7:** Lack of time and affordability as a reason for not undertaking learning, education or training in the last three years by personal income (percentage of people)

	Personal income			
	<\$20,000	\$20,000–\$39,000	\$40,000–\$59,000	\$60,000+
Don’t have time	9.6	9.8	14.2	16.0
Can’t afford it	12.9	8.3	2.3	4.9

Note: Sum is more than 100% because respondents could choose more than one option

Mature age Australians who have completed a Bachelor’s degree are more likely than those who have not finished high school to report the reason for not undertaking LET within the last three years being because ‘I don’t need to/I don’t intend to undertake paid or unpaid work’ (40% and 26% respectively, Figure 20).

**Figure 20:** 'I don't need to/I don't intend to undertake paid or unpaid work' as the main reason for not undertaking learning, education or training within the last three years by level of education (percentage of people)



Note: Only shows response options 'I don't need to/I don't intend to undertake paid or unpaid work'

Note: Sum is more than 100% because respondents could choose more than one option

## Motivators/enablers to undertake learning, education and training

Both men and women indicate their top reason for starting their most recent LET was for 'personal interest in learning the subject matter' (46% and 58%, respectively) as opposed to the work-related reasons of 'improving job security/job prospects' (23% and 36%, respectively) or 'getting a recognised qualification' (20% and 29%, respectively, *Table 8*). This is also the case for both age groups surveyed, where personal interest reasons (53% and 52%, respectively) are cited more often than work-related reasons of 'improving job security/job prospects' (36% and 27% respectively) or 'getting a recognised qualification' (30% and 21%, respectively).

**Table 8:** Reasons why started most recent learning, education and training by gender and age (percentage of people)

	Gender		Age (years)	
	Males	Females	50–59	60+
I have a personal interest in learning/the subject matter	45.9	57.7	53.3	52.1
It is/was a requirement to receive benefits (e.g. social security/unemployment benefits)	1.2	2.5	2.1	1.8
To get a paid job	6.6	8.6	10.8	5.8
To get a promotion and/or a pay rise	8.5	7.1	8.4	7.2
To get a recognised qualification	19.6	28.6	30.1	21.4
To improve job security/job prospects	23.4	35.6	35.7	26.9
To meet people	8.4	6.9	5.3	8.9
To work in a different type of job/field/industry	18.7	11.5	22.3	9.9

Note: Sum is more than 100% because respondents could choose more than one option

When asked the reasons for starting their most recent LET, respondents with lower levels of education (those who have not finished high school and those who have finished high school but have no Bachelor's or higher degree compared with those who have completed a Bachelor's degree) are more likely to cite the work-related reasons of 'improving job security/job prospects' (42%, 34% and 17%, respectively) or 'getting a recognised qualification' (27%, 27% and 19%, respectively) (Table 9). On the other hand, those with a higher level of education are more likely to indicate personal interest reasons for starting their most recent LET – 62% of those who have completed a Bachelor's degree compared with 46% of those who have not finished high school and 47% of those who have finished high school but have no Bachelor's or higher degree.

This pattern is similar for occupation, where respondents in the higher-level occupation group (manager/professional compared with the occupation group of 'other') are more likely to have started their most recent LET for personal interest reasons (61% and 42%, respectively). By contrast the 'other' occupation group are more likely to have started their most recent LET for the work related reasons of 'improving job security/job prospects' (40% and 23%, respectively) or 'getting a recognised qualification' (31% and 19%, respectively).

Cross tabulations were calculated for respondents who lived in a capital city and those who do not reside in a capital city but no differences were found.

**Table 9: Reasons for starting most recent learning, education and training by level of education and occupation (percentage of people)**

	Level of education			Occupation	
	Not finished high school	Finished high school (but not completed Bachelor's or higher degree)	Completed Bachelor's degree	Manager/professional	Other occupation
I have a personal interest in learning/the subject matter	45.8	46.8	61.8	60.7	42.3
It is/was a requirement to receive benefits (e.g. social security/unemployment benefits)	1.4	1.3	1.1	2.3	1.3
To get a paid job	9.6	7.4	5.4	3.2	12.1
To get a promotion and/or a pay rise	10.6	7.9	4.1	6.0	11.7
To get a recognised qualification	26.5	26.6	19.3	19.4	30.8
To improve job security/job prospects	42.1	33.5	17.4	22.8	39.9
To meet people	3.3	10.5	8.3	9.3	7.0
To work in a different type of job/field/industry	11.5	17.7	15.5	13.4	20.3

Note: Sum is more than 100% because respondents could choose more than one option

## Conclusions

The findings of this study demonstrated that the opportunity to learn new skills was ranked low in comparison to other factors that mature age Australians feel contributed to their quality of life as they get older. Overall, work-related factors such as the 'opportunity to undertake paid work' are rated lower than personal interest and family factors for contributing to quality of life as they get older. Males and females in both age groups surveyed (50–59 years and 60 years and older), respondents with the highest level of education (completed Bachelor's degree) and those who identified their occupation as manager/professional, more commonly cite personal interest as important and as primary motivators/enablers for starting their most recent LET as opposed to work-related reasons. This could warrant further investigation to discover whether this indicates a shift in what people find important and meaningful as they age, with an emphasis on transitioning from work-related values to personal/family-oriented values, particularly among mature age people who have already achieved high qualifications and work status.

Previous research has found that participation in LET is greater among people with higher-level qualifications and employed adults.<sup>48,49</sup> This study confirmed these findings, discovering that 40% of mature age Australians indicated they have undertaken some form of LET within the last three years, with most of these being those:

- With the highest level of education (completed Bachelor's)
- Who were not retired
- Who are women
- In the younger age group (50–59 years)
- With the highest personal income (\$60,000+)
- Whose occupation is manager/professional.

In addition, mature age people who had participated in LET within the last three years were more likely to perceive their current work-related skills as 'very up to date'.

Evidence indicated that barriers to participation in LET affected some groups more than others. Mature age people are not a homogenous group and research suggested that LET should be targeted to the needs and circumstances of specific sub-groups: for example, family commitments and financial difficulties can pose as a problem for women more than men, work commitments typically affect more men than women, while unemployment significantly reduces access to skills development compared with those currently in work.<sup>50,51,52</sup> This study confirmed these findings and indicated that there are other barriers including pressures on time for respondents who have the highest personal incomes (16% of those earning more than \$60,000) and affordability for respondents with the lowest personal incomes (13% of those earning less than \$20,000).

<sup>48</sup> O'Connell, P. J., *Adults in training: An international comparison of continuing education and training*, Organisation for Economic Cooperation and Development (OECD), Paris, 1999.

<sup>49</sup> Australian Bureau of Statistics, 4234.0 – *Work-related training and adult learning*, Canberra: ABS, 2013.

<sup>50</sup> Ferrier, op cit., 2008.

<sup>51</sup> Mayhew, K., Elliott, M. & Rijkers, B., 'Upskilling older workers', *Ageing Horizons*, Issue No. 8, 2008, pp. 13–21.

<sup>52</sup> Australian Bureau of Statistics, op cit., 2013.

Another barrier to participation was the negative attitude of mature age people towards their own ability to undertake LET, which was characterised by a lack of confidence in their ability to succeed, previous (poor) experiences and doubts about their own ability to learn.<sup>53</sup> In addition, there was evidence to suggest that participation in LET was strongly influenced by mature peoples' perceptions that they did not need or want further training. In Guthrie and Schwoerer's study (1996) and among respondents from the Survey of Education and Training Experience who did not participate in any form of structured training, 'no need' was the most frequently cited reason for non-participation.<sup>54</sup> Similarly, in this study, mature age Australians' most commonly cited the reason for not undertaking any LET within the last three years as 'I don't need to/I don't intend to undertake paid or unpaid work' (33%), followed by 'I don't think it would help me' (20%). Men and respondents in the older age group (60 years and older) were more likely to indicate their primary reason for not undertaking LET as being 'I don't need to/I don't intend to undertake paid or unpaid work'.

These findings may reflect the lack of need for training because of accumulated skills and experience, or mature employees' perceptions about the relative value of participating in LET. The latter may be due to receiving very little or no extrinsic benefits such as gaining promotion or increased salary possibly as a result of discriminatory management policies and practices.<sup>55</sup> If the issue is one of perceived lack of benefit from training because of retirement plans, then it seems unlikely that any organisational initiatives will have much success. Conversely, if it is an issue of lack of self-confidence steps can be taken to address these barriers such as using self-paced courses and engaging mature age people as trainers.<sup>56</sup>

As is to be expected, respondents who had the highest levels of education (completed a Bachelor's degree) had higher awareness of both formal and informal institutions/organisations that support LET for mature age people. This shows that awareness needs to be raised among those who need LET the most. A public campaign to promote awareness and a comprehensive national information service to provide access to LET would assist in raising awareness. In addition, a proposed Workplace Champions Program could facilitate a culture of lifelong learning and promote foundation skills training in the workplace.<sup>57</sup>

The Australian Workforce Productivity Agency suggested the higher education and Vocational Education and Training sectors of the future must ensure preparation of students for the challenges of rapidly changing workplaces and for successfully managing their own ongoing LET. With this in mind, education providers should ensure their programs have industry relevance and clear pathways for career progression.<sup>58</sup> In addition, employers need to be encouraged to continue investing in training of mature age workers to keep reaping the benefits provided by their skills and experience,<sup>59</sup> and mature age workers need to be made aware of the importance of LET as a means with which to maintain skills relevance as well as the importance of fostering a continuing positive attitude towards the benefits of lifelong learning.

<sup>53</sup> Cully, op cit., 2000.

<sup>54</sup> Guthrie J. P., Schwoerer, C. E., 'Older dogs and new tricks: Career stage and self-assessed need for training,' *Public Personnel Management*, Vol. 25, 1996, pp. 59–72; Cully, op cit., 2000.

<sup>55</sup> Chappell, op cit., 2003.

<sup>56</sup> Cully, op cit., 2000.

<sup>57</sup> Australian Workforce and Productivity Agency, *Future focus, 2013 National Workforce Development Strategy*.

<sup>58</sup> Ibid.

<sup>59</sup> Australian Workforce and Productivity Agency, op cit., 2012.

## Appendix

**Table A-1:** The importance of various factors in contributing to quality of life as you get older by age

Opportunity to.....	Age (years)							
	50–59				60+			
	Not at all important	Somewhat important	Very important	Can't say	Not at all important	Somewhat important	Very important	Can't say
learn new skills	18.1	44.5	33.2	4.3	21.2	46.1	24.5	8.3
pursue personal interests/hobbies	0.9	27.6	71.2	0.4	3.3	28.4	67.3	0.9
spend more time with family	2.8	25.9	70.4	0.9	5.1	27.2	65.2	2.5
plan for retirement	3.4	19.9	71.5	5.2	18.9	20.5	47.8	12.8
participate in social and community activities	10.4	45.6	40.7	3.3	9.3	40.1	47.6	3.1
undertake volunteer work	15.9	55.6	23.5	5.1	17.7	45.1	28.8	8.4
undertake paid work	24.1	33.0	38.1	4.5	47.4	23.8	16.9	11.8
plan and develop your career	39.3	31.1	20.4	9.3	53.3	17.8	10.7	18.2

**Table A-2:** The importance of various factors in contributing to quality of life as you get older by gender

Opportunity to.....	Gender							
	Males				Females			
	Not at all important	Somewhat important	Very important	Can't say	Not at all important	Somewhat important	Very important	Can't say
learn new skills	25.1	46.7	20.1	8.2	16.2	44.9	32.3	6.7
pursue personal interests/hobbies	4.0	32.4	62.3	1.2	1.5	24.3	73.6	0.5
spend more time with family	5.6	30.4	61.9	2.0	3.6	23.7	70.4	2.3
plan for retirement	17.2	20.8	53.3	8.7	13.7	19.9	52.9	13.5
participate in social and community activities	14.0	46.3	35.8	3.8	5.3	36.5	55.6	2.5
undertake volunteer work	21.1	48.4	22.8	7.6	13.7	46.5	32.1	7.7
undertake paid work	43.6	26.5	20.9	9.0	40.9	25.2	22.4	11.5
plan and develop your career	51.9	21.0	13.6	13.5	48.5	20.6	12.2	18.7

**Table A-3:** The importance of various factors in contributing to quality of life as you get older by occupation

Opportunity to.....	Occupation							
	Other				Manager/ professional			
	Not at all important	Somewhat important	Very important	Can't say	Not at all important	Somewhat important	Very important	Can't say
learn new skills	20.4	50.6	23.3	5.7	16.1	44.9	36.7	2.2
pursue personal interests/hobbies	3.0	28.2	68.6	0.2	1.7	25.9	71.5	0.9
spend more time with family	3.3	23.5	72.0	1.0	3.7	28.2	67.2	0.8
plan for retirement	7.9	23.5	64.9	3.6	7.2	22.8	65.9	4.1
participate in social and community activities	9.9	43.5	44.4	2.2	8.5	41.9	47.0	2.6
undertake volunteer work	18.3	48.4	25.4	7.9	13.5	52.7	29.2	4.6
undertake paid work	28.3	33.8	32.0	5.9	31.1	34.6	29.1	5.2
plan and develop your career	48.0	27.8	15.0	9.2	43.2	30.9	18.8	7.1

**Table A-4:** The importance of various factors in contributing to quality of life as you get older by retirement status

Opportunity to.....	Retirement status							
	Currently employed/not employed but not retired				Currently retired			
	Not at all important	Somewhat important	Very important	Can't say	Not at all important	Somewhat important	Very important	Can't say
learn new skills	17.8	49.6	30.2	2.4	23.3	42.1	23.1	11.5
pursue personal interests/hobbies	1.9	26.7	71.0	0.4	3.4	29.5	65.9	1.2
spend more time with family	3.0	26.6	69.4	0.9	5.8	27.2	63.8	3.2
plan for retirement	4.0	24.3	69.6	2.1	25.1	17.2	39.1	18.6
participate in social and community activities	8.6	44.9	44.7	1.9	10.3	38.3	47.3	4.2
undertake volunteer work	15.8	54.0	24.1	6.1	18.4	42.3	30.4	8.9
undertake paid work	17.7	40.4	38.3	3.5	63.4	12.9	7.7	16.0
plan and develop your career	39.8	36.7	18.8	4.8	59.3	7.1	8.0	25.6



**Table A-5:** The importance of various factors in contributing to quality of life as you get older by level of education

Opportunity to.....	Level of education											
	Not finished high school				Finished high school (but not completed Bachelor's degree or higher)				Completed Bachelor's degree			
	Not at all important	Somewhat important	Very important	Can't say	Not at all important	Somewhat important	Very important	Can't say	Not at all important	Somewhat important	Very important	Can't say
learn new skills	22.7	45.2	22.1	10.0	22.9	46.7	24.9	5.5	15.0	46.9	34.3	3.8
pursue personal interests/ hobbies	2.8	30.2	66.0	1.0	4.1	29.0	66.6	0.3	0.8	25.0	72.9	1.3
spend more time with family	4.2	24.6	68.8	2.4	5.1	26.8	66.7	1.4	4.6	32.3	60.5	2.7
plan for retirement	14.2	19.9	52.8	13.1	16.5	17.4	55.1	11.0	16.3	23.4	52.9	7.5
participate in social and community activities	10.6	43.7	41.9	3.8	12.9	39.5	44.4	3.3	5.0	38.6	54.6	1.8
undertake volunteer work	19.6	45.9	24.4	10.1	17.6	48.7	27.1	6.6	13.3	50.3	31.8	4.6
undertake paid work	40.1	26.2	21.2	12.5	45.5	24.7	22.2	7.7	43.9	27.1	21.8	7.2
plan and develop your career	48.8	20.9	11.3	19.1	53.9	18.6	11.2	16.3	50.9	22.9	15.8	10.5

**Table A-6:** The importance of various factors in contributing to quality of life as you get older by personal income

Opportunity to.....	Personal income															
	Less than \$20,000				\$20,000–\$39,000				\$40,000–\$59,000				\$60,000+			
	Not at all important	Somewhat important	Very important	Can't say	Not at all important	Somewhat important	Very important	Can't say	Not at all important	Somewhat important	Very important	Can't say	Not at all important	Somewhat important	Very important	Can't say
learn new skills	25.7	37.8	26.4	10.5	19.7	43.2	27.2	9.9	17.0	55.4	24.5	3.2	21.1	51.3	24.8	2.8
pursue personal interests/ hobbies	4.8	28.9	65.4	1.0	3.5	25.6	69.7	1.2	2.1	32.3	65.0	0.6	2.1	26.2	71.5	0.3
spend more time with family	4.1	28.6	64.4	2.9	6.4	23.5	67.6	2.5	5.3	27.8	64.4	2.6	2.5	30.1	66.7	0.7
plan for retirement	19.0	22.9	41.7	16.3	20.3	21.7	42.1	15.9	15.2	20.5	58.7	5.6	9.4	19.1	67.4	4.1
participate in social and community activities	12.8	38.9	42.5	5.8	8.5	36.6	51.4	3.4	10.3	42.7	45.3	1.7	8.8	47.6	42.1	1.5
undertake volunteer work	20.8	42.7	27.5	9.0	18.0	45.9	28.4	7.7	19.0	50.8	25.0	5.2	14.6	52.7	26.0	6.7
undertake paid work	47.0	27.2	12.1	13.7	47.9	24.5	17.8	12.8	44.5	24.9	24.2	6.4	32.4	32.4	30.0	5.2
plan and develop your career	55.2	11.1	9.1	24.6	52.2	15.4	10.8	21.6	49.6	23.7	14.5	12.2	46.4	30.6	16.7	6.4

Figure A-1: Importance of lifelong learning in relation to various factors

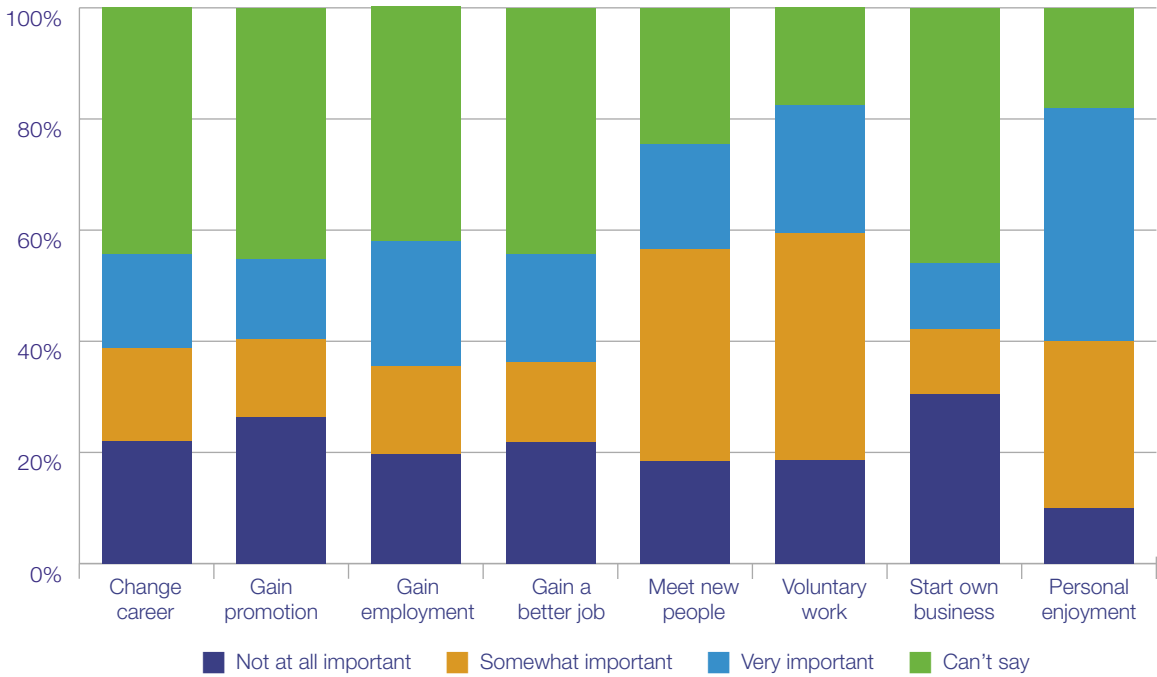
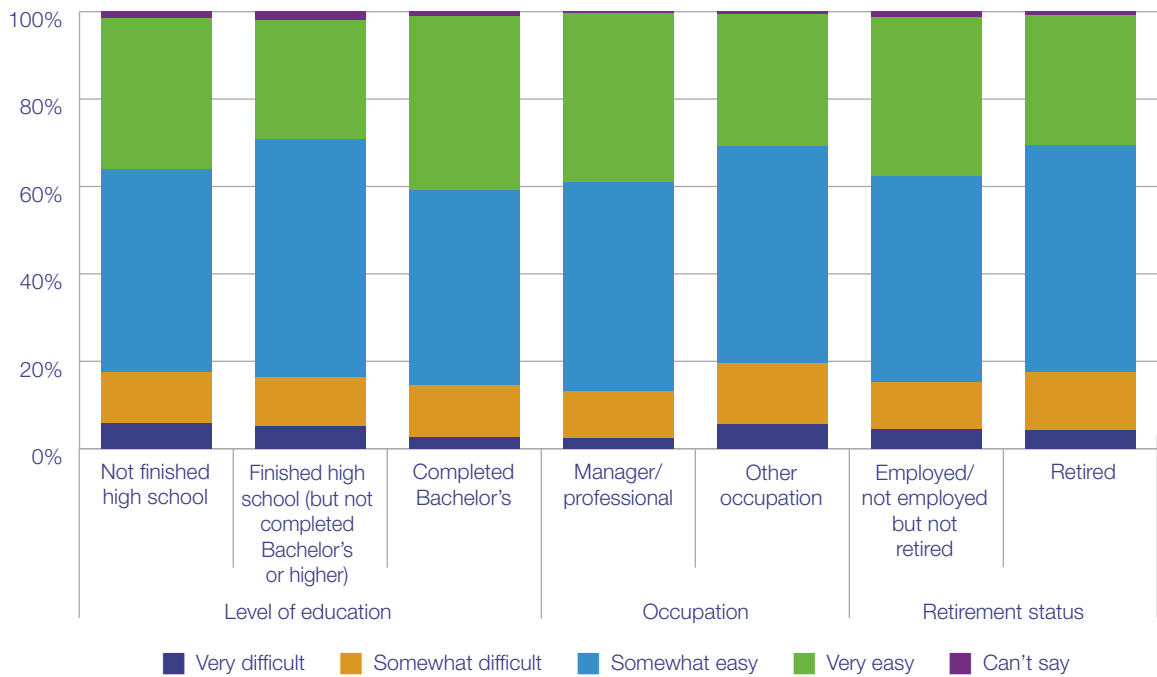


Figure A-2: Level of ease or difficulty to find information about learning, education and training by level of education, occupation and retirement status







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