

# THE AGEING POPULATION

NEW OPPORTUNITIES FOR ADULT  
AND COMMUNITY EDUCATION



Adult  
Learning  
Australia

Australia, like most countries in the Western world, has a rapidly ageing population. The 'baby boomer' generation is now moving through retirement age with a life expectancy much higher than that of their parents. This paper suggests that the Adult and Community Education sector in Australia has already provided an important means of ensuring that adults can maintain skills, knowledge and wellbeing into their senior years. Also, that ACE's role in ensuring that Australians remain productive and well over their extended life times will become more important.



## AGEING AS A SHARED GLOBAL EXPERIENCE

An ageing population is a both a shared global experience and global concern. There are two big factors driving the change: mortality and fertility. We are living longer and having fewer babies. Consequently our global community is experiencing, or will soon experience, a number of world firsts. There will be more:

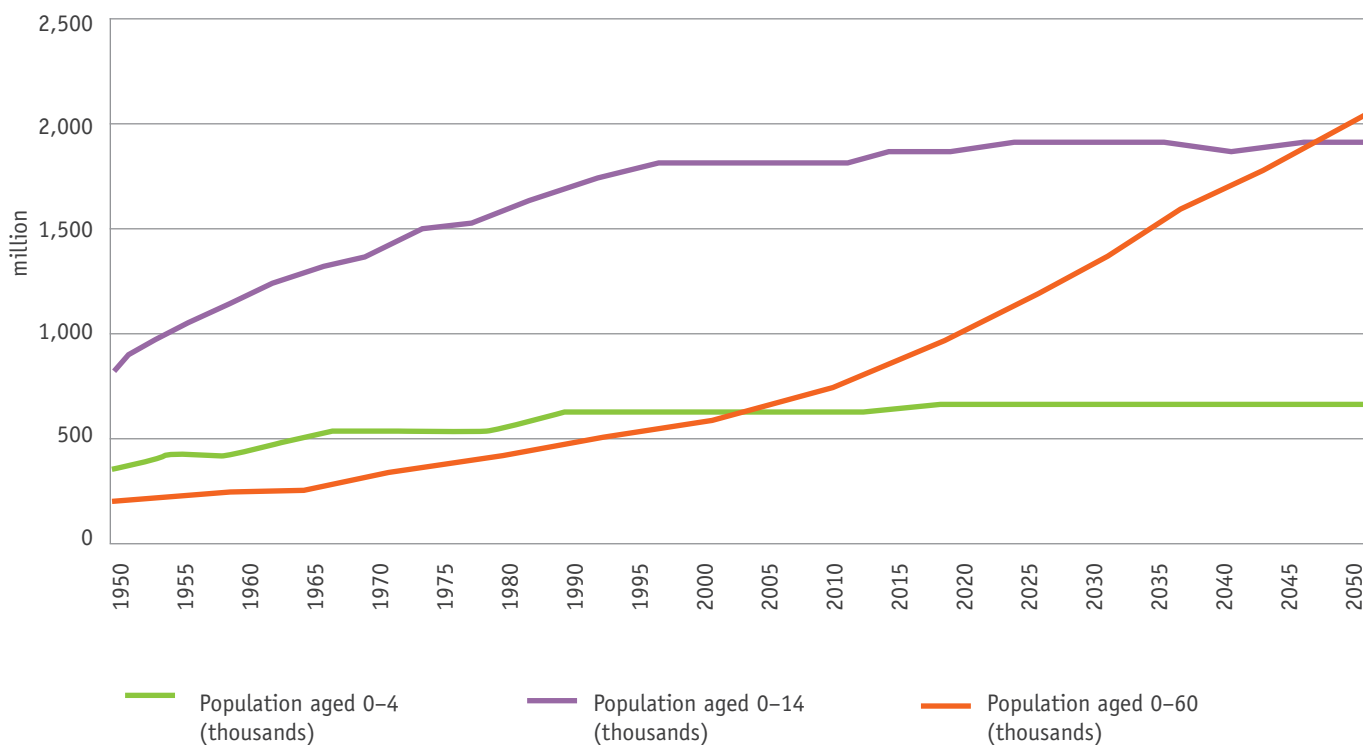
- older adults than young children (National Institute on Aging, National Institutes of Health, & World Health Organization, 2011, p. 2)
- children who know their parents, grandparents and great grandparents as living people (2011, p. 22)
- retired people than people working (United Nations, 2012, p. 4; European Commission, 2012, p. 4).

It is anticipated that by 2050, the globe will support around 2 billion people aged 60 and over.

Japan has the world’s oldest population. By 2050, 2 in every 5 people in Japan will be over 60 years and of those aged over 60, more than 1 in 3 will be at least 80 years old (National Institute on Aging, National Institutes of Health, & World Health Organization, 2011, p. 23). By 2050, the number of people aged over 60 in China is predicted to reach 330 million (2011, p. 5.); India will have 316 million; the United States 111 million and Indonesia 72 million (United Nation, 2009, p. 11).

While the world is ageing overall, ageing is more pronounced in some regions than others. By 2050, only 1 in 10 residents (10%) of Africa will be 60 years and over, while in Europe more than 1 in 3 residents (34%) will be 60 years and over. Asia, Oceania, Latin America, the Caribbean and North America will all have around 1 in 4 residents over the age of 60 (UNPFA, 2012, p. 21).

Figure 1: Population aged 0–4, 0–14 and aged 60 or over, 1950–2050



Source: UNDESA, Population Division, *World Population Prospects, The 2030 Revision* (New York, 2011)

## RISKS AND OPPORTUNITIES ASSOCIATED WITH AGEING POPULATIONS

The associated risks of these population projections are a slowing rate of growth of the economy and a decline in living standards, as the proportion of the total population of traditional working age reduces. There will be escalating pressures on the public purse for spending on health services, retirement benefits and aged care services as the numbers beyond working age grow. Particular effort will be required to maintain health, maximise independence, extend work lives and improve wellbeing. The United Nations Madrid International Plan on Ageing identified three priority areas: older persons and development; advancing health and wellbeing into old age; and ensuring enabling and supportive environments (United Nations, 2002).

The primary opportunity associated with an ageing population is that older people bring with them a wealth of skills and knowledge brought about through experience. In theory, a population skewed towards more skilled and knowledgeable workers and community members should have enormous pay-offs in productivity and in its ability to manage ongoing societal challenges.

Kirkwood, Bond and May (2010) identified two challenges to realising this opportunity. The first challenge relates to ensuring that ‘... the greatest number of older people maintain the best possible mental capital, and so preserve their independence and wellbeing, both for their own benefit, and also to minimise their need for support’ (2010, p. 7). The second challenge relates to ensuring ‘... that the considerable resource which older people offer ... is recognised and valued by society, and that they have the opportunity to realise the maximum benefit from that, both for themselves and society’ (p. 8).



## PERCEPTIONS OF AGEING

Across the world, governments and policy makers vary in their rhetoric around an ageing population. Emotive language and panic about the demographic change is common, and the term 'demographic time bomb' is often used. For example a UK government report states that:

The UK population is ageing rapidly, but we have concluded that the Government and our society are *woefully underprepared*. Longer lives can be a great benefit, but there has been a *collective failure* to address the implications and without *urgent action* this great boon could turn into a series of *miserable crises*.

(House of Lords, 2013, p. 1, our emphasis)

A more pragmatic, but still mostly negative, view of an ageing population is found in this government report; 'German society will age significantly in the coming decades – a phenomenon, which embodies a part of "demographic change". However, we should not talk about an excess of elderly people. Rather than having too many of them, we are lacking youth' (Lehr, 2007).

In Australia, as in many other countries, there have been recent attempts to reconfigure older adults as a resource to draw on, rather than as a problem to be solved. 'Australia is on the cusp of a wonderful opportunity. By

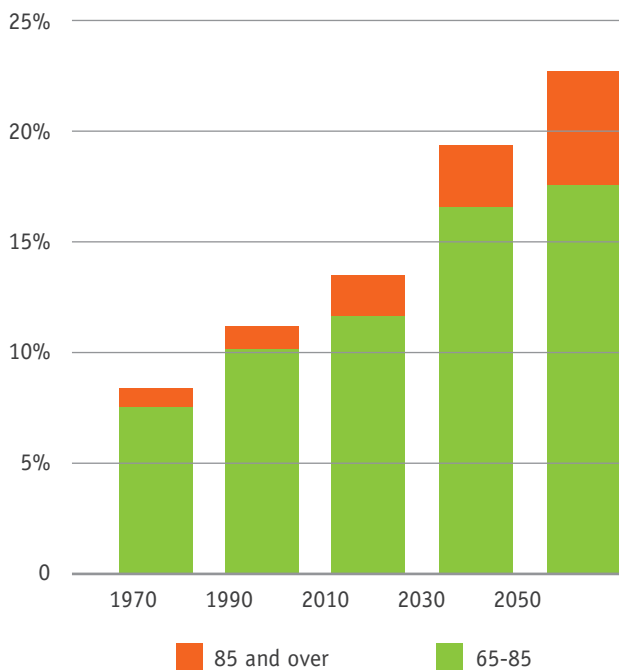
building an age-friendly society and making the most of population ageing, we are creating a golden age, turning grey into gold' (Department of Treasury and Finance, 2011).

Whether we consider the number of older adults a 'time bomb' a challenging excess or a delightful surplus of untapped resources, at least one thing is very clear: the numbers of adults who need to keep learning into the senior years is growing and will significantly impact on, and hold relevance for, the Adult and Community Education (ACE) sector in Australia.

# AGEING IN AUSTRALIA

Australia has a rapidly ageing population. Like the rest of the developed world, this is largely due to the effects of people living longer and women having fewer children. Overseas migration has an impact on the ageing profile but is likely to only partially offset these effects (Australian Treasury, 2010, p. 1). Ageing is expected to accelerate in the short and medium term attributed, in part, to the through flow of baby boomers. The proportion of working age people is projected to fall, with only 2.7 people of working age to support each Australian aged 65 years and over by 2050, compared to five working aged people per aged person today (see Figure 2).

Figure 2: Proportion of the Australian population aged 65+



Source: ABS Cat. No. 3105.0.001 (2008) and Treasury projections

Noting that children born in 2012 have an average life expectancy of 94 years (girls) and 92 years (boys), the Productivity Commission predicts that by 2060 there will be 25 centenarians for every 100 babies, where currently there is one centenarian for every 100 babies. Australian governments will face additional pressures on their budgets equivalent to around 6 per cent of national GDP by 2060, principally reflecting the growth of expenditure on health, aged care and the Age Pension (Productivity Commission, 2013, p. 2).

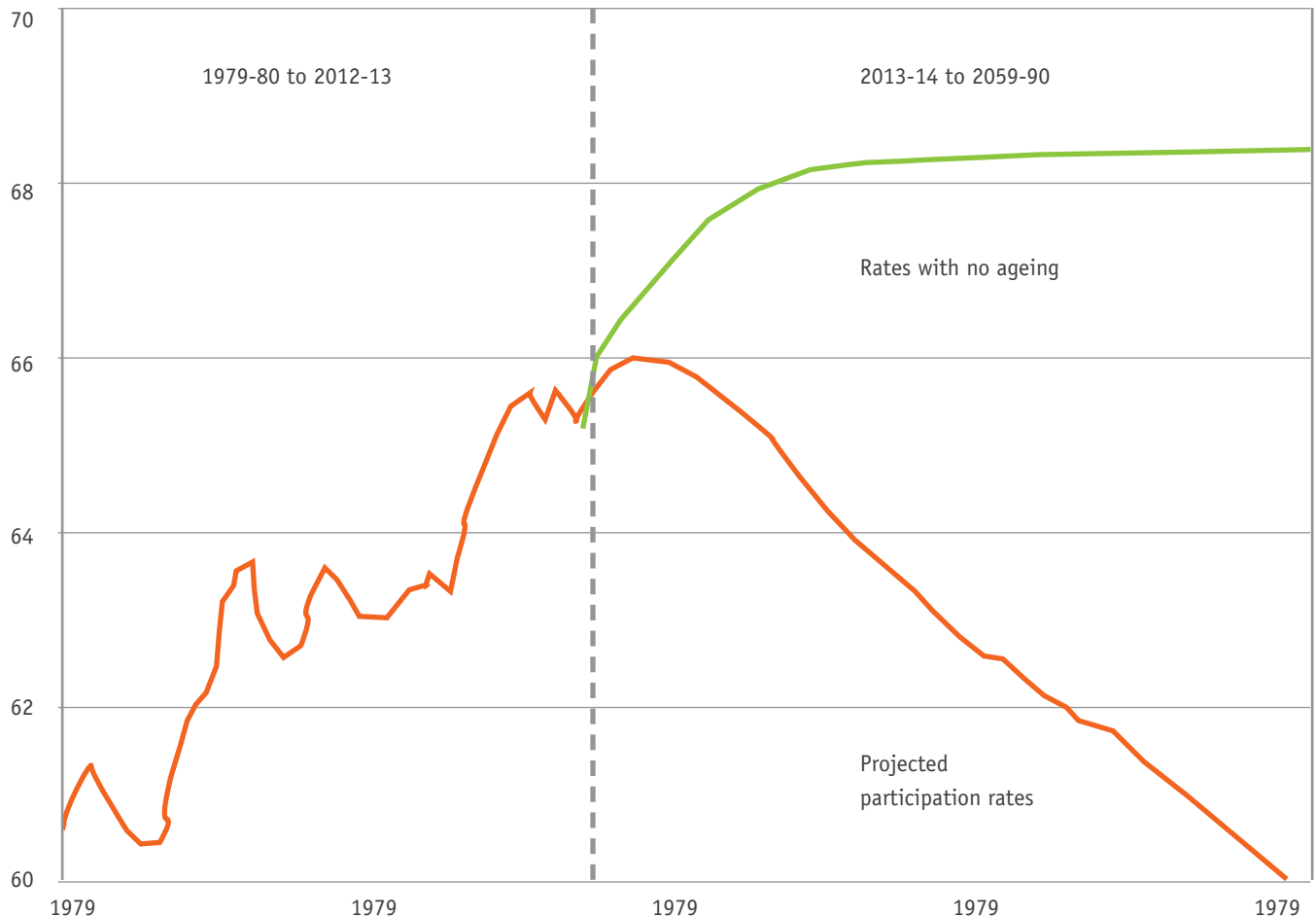
Australia is in a relatively good economic and financial position to manage its ageing population. Unlike its OECD counterparts, Australia has avoided many of the problems associated with the 2008–09 global financial crisis (although some retirement incomes were affected). The unemployment rate is low relative to the rest of OECD nations and there is some time to adjust and prepare. However, education providers and policy makers face specific challenges in relation to an ageing population that they are only beginning to understand and address.

## OLDER AUSTRALIANS AND WORK

Longer life expectancies and an ageing population have created a pressure to extend working lives. This pressure comes from governments who feel an economic imperative to keep adults in the workforce longer, as well as from individuals who reach retirement age with higher levels of health and skills than previous generations, and who would rather continue working in some form than spend decades in retirement.

In Australia the retirement age is currently 65 years, and due to rise to 67 years by 2023. A recent report by the Productivity Commission has suggested increasing the retirement age to 70 in order to improve workforce participation and save money on pensions (see Figure 3, Productivity Commission, 2013, p. 15).

Figure 3: Projected labour force participation rates



Source: Productivity Commission, 2013, p. 7.

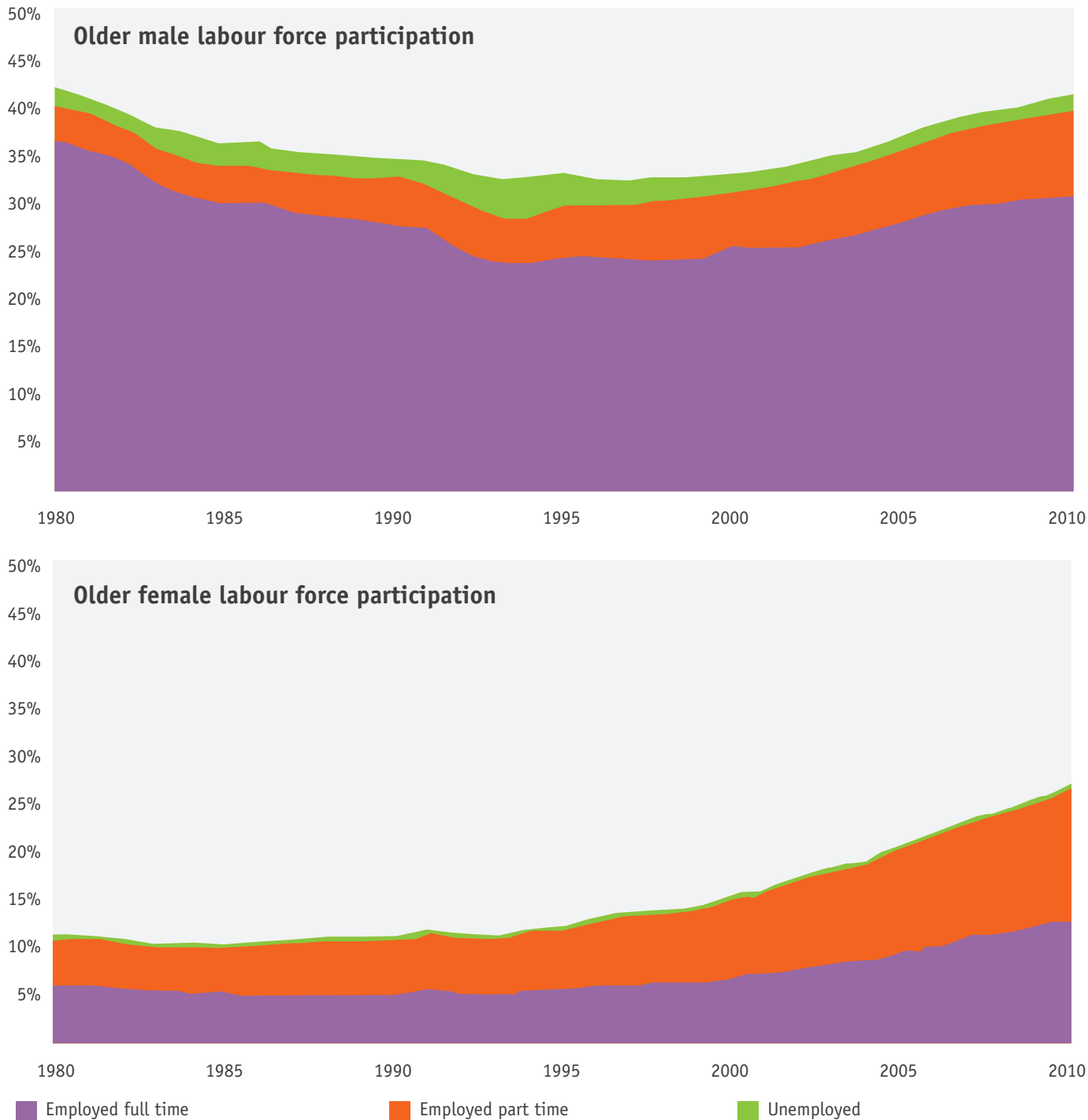
Debates about an ideal retirement age can hide the reality about actual employment participation and ageing. There is a significant decline in labour force participation from 55 years of age, and by age 70 years few people remain in paid employment.

Australia's workforce participation rate amongst older Australians is increasing, with most of the increase occurring in the last decade. However, it is still low compared to many other nations. In 2008, 57 per cent

of Australia's 55–64 year olds were employed. This placed Australia 13th, close to the average across the OECD, but behind countries like New Zealand (72%), Japan (66%) and the USA (62%) (Australian Bureau of Statistics, 2010).

Much of the growth in employment of mature-age persons was in part-time employment. Participation of older women in the workforce has also grown significantly relative to men.

Figure 4: Labour force participation by age and gender. Aged 55 years and over.



(Source: Australian Bureau of Statistics, 2010)

There is a range of factors that influence the decision to remain in or leave the workforce, including preferences for leisure; actual and expected levels of labour income; pension benefits; pension tax contributions; health conditions; bargaining within households and the conditions facing other members of the household, including their financial position and health (Ryan & Sinning, 2010).



A recent ABS survey on retirement and retirement intentions identified over 600,000 Australians who never intend to retire from the labour force. This has been accompanied by growth in the proportion of people working part time and not seeking more hours, suggesting that many older Australians are transitioning to part-time work rather than to full-time retirement. Another significant group of over 45s (191,000) had 'un-retired'; that is, they had previously retired, then returned to the workforce. Most people in this group were women (114,000). Their main reasons for returning to the labour force were 'financial need' (42%) or 'bored/needed something to do' (30%) (ABS, 2013).

For many Australians retirement is not simply a matter of choice. Retirement is not always voluntary and doesn't always occur at the anticipated age. As Spoehr and colleagues observe in their review of mature-age employment, 'many older workers who become unemployed do not intentionally retire but find that this happens by default when they fail to find employment' (Spoehr, Barnett & Parnis, 2009, p. 5). Indeed, Encel has suggested that the term 'early exit' is a more apt description than 'early retirement' (Encel, 2003, p. 7).

The picture of involuntary non-participation as described by Gong and McNamara is that one in five non-participants aged 45–64 (20.5%) are involuntarily not working. Furthermore, the highest involuntary non-participation rate of nearly a third (32%) occurs in the 45–54 age group. The involuntary not working figures decrease as people move towards age 65 and become eligible for the age pension; nevertheless, even at later ages a considerable proportion of people are involuntarily not working (Gong & McNamara, 2010, p. 14).

The potential for workforce participation into the senior years also varies across industries. Some industries are more suitable to an ageing workforce than others. Labour force participation is highest amongst managers and professionals for men and clerical and administrative workers for women (ABS, 2010). For many Australians, a career shift and retraining will be required in order for them to remain in the workplace until the current retirement age, and for many beyond this age. The ACTU's response to the call by the Productivity Commission to increase

retirement age reflects this: 'How can construction workers be expected to haul concrete or a childcare worker run after a room full of kids until they are 70?' (Australian Council of Trade Unions, 2013).

The industries that are most suitable for older workers (e.g. clerical, administrative, managers and professionals) are also fields that require higher levels of literacy, numeracy and computer skills. For many Australians, retraining for a career shift will require attention to these generic skills as well as to new industry specific or technical skills. Given the lower levels of literacy and numeracy amongst older Australians, the task will be significant for many. There is a strong case for investing earlier in working people with low literacy and numeracy rather than waiting for them to be unemployed in their fifties and sixties and then attempting to quickly address a large skills gap.

Health and wellbeing are significant factors in an adult's ability to remain working. It is estimated that illness, injury and disability are preventing one fifth of the total population of 45–75 year olds from working or looking for work (National Seniors Productive Ageing Centre, 2013). Ill health can also be exacerbated by early exit from the workplace. The Australian Human Rights Commission has made the observation that:

Currently,  
older Australians  
are underrepresented in paid work.  
Underemployment is often symptomatic  
of other forms of exclusion including  
participation in the community. Social  
exclusion and isolation, in turn, have  
significant impacts on physical and  
emotional wellbeing.

(Australian Human Rights Commission,  
2013 p. 18)

# MYTHS AND REALITIES RELATING TO OLDER PEOPLE WORKING AND LEARNING: AUSTRALIAN RESEARCH

The information below provides some key themes from Australian research on myths and realities about the mature aged working and learning. The research summarised suggests that the mature aged are the most worthwhile workers from an employer perspective and that, far from yearning for retirement, older people both in work and out of employment often want to go on learning and learning, but at their own pace.

**MYTH**  
Older workers are more expensive.

**REALITIES**  
According to a recent study by Business Work and Ageing there is a net human resource management cost benefit of \$1,956 per annum for each worker aged 45 years plus compared with the rest of the workforce.

**MYTH**  
Workers cognitive abilities deteriorate with age.

**REALITIES**  
Queensland government research shows there is no sign of any significant decline in a person's memory or their intelligence until they are well into their eighties or nineties.

**MYTH**  
Older workers are not interested in career or self-development.

**REALITIES**  
Research by Drake Management found that 86% of senior workers were keen to take up training opportunities offered to them.

**MYTH**  
Older workers are less flexible and adaptable.

**REALITIES**  
Drake Management has found people over 45 years are generally more flexible about their work hours and working conditions than younger people. Employers retrench older workers in preference to younger workers.

**MYTH**  
Older workers are not likely to stay with the firm.

**REALITIES**  
Employees 45-plus stay with an organisation 2.4 times longer on average than the under 45s.

**MYTH**  
Older workers just want to retire.

**REALITIES**  
One of the most recent and comprehensive surveys of older people by the Diversity Council Australia (DCA) has found that far from yearning for retirement, older people both in work and out of employment want to go on working and learning, but at their own pace. The DCA asked more than 1,000 men and women over the age of 45 about their opinions on work and beyond, 58% of whom were currently employed and 42% out of work. Four out of 10 of those not working were over the age of 70. More than a third of the people not currently employed would consider returning to work and 14% of the people currently employed had previously been retired.

Source: *The Weekend Australian*, 2007, p. 6.

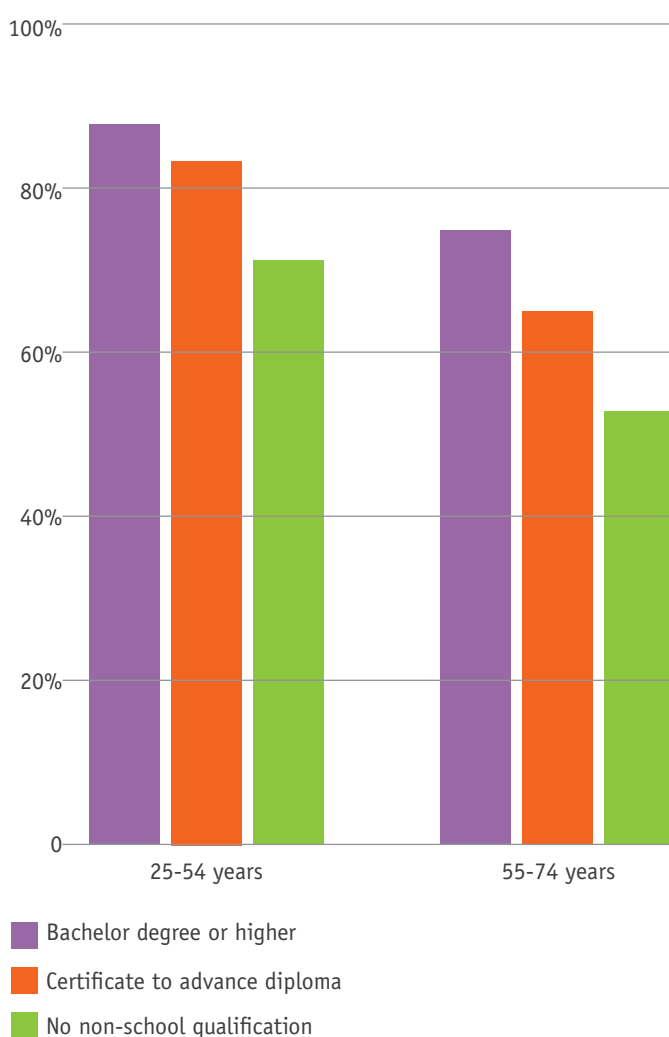
## VALUE OF LATER LIFE LEARNING

Education and training is an established vehicle for upward social mobility and for social inclusion across the age ranges. For senior Australians, learning has the additional potential to extend working life, to assist in career transitions into more senior friendly job roles and to maintain health and wellbeing.

### LEARNING AND WORK

Employment is very strongly related to qualifications at all ages. Both men and women are more likely to remain employed beyond age 55 if they have a post school qualification and are much more likely to remain in employment if they have a university qualification.

Figure 5: Proportion of persons employed, by highest non-school qualification – 2009



Source: Australian Bureau of Statistics, 2010

Karmel and Woods (2004) have examined the influence of education and training on the participation of older people in the labour market, and the pay-off of undertaking education and training as an older-person compared to earlier in life. On the whole, the results indicate that the more qualifications the better, and that education, lifelong learning and training are beneficial to maintaining and increasing employment rates. Qualifications acquired later in life have as good, and in some cases, better, pay-off in terms of employment-to-population rates for older age groups, suggesting that education is an effective strategy for older people seeking employment. The authors suggest that increasing education levels will partially offset the impact of ageing on labour force participation.

While a number of government reports have identified the need for vocational education and training to be available for older workers and learners, opportunities for work-related learning and formal education reduce significantly beyond age 55, potentially leaving older workers vulnerable to early exit from the workplace. A recent ABS survey found that the percentage of adults taking part in non-formal workplace training drops from 29% for those under 55 to 23% for the 55–64 age group. The figures for formal study are more dramatic with 37% of the 15–54 age group engaged in formal study (either full time or part time) but only 5% of the 55–64 age group (Australian Bureau of Statistics, 2013).

Where older workers are offered training, it is likely to be skewed towards higher skilled workers. Lower skilled workers are also likely to have a lower return on investment for the development of new skills (McIntyre, 2005). It becomes increasingly important that governments not only intervene to change the attitude to, and opportunities for older workers to learn, but that they target this intervention towards older workers with low skills who are vulnerable in the labour market.

## LATER LIFE LEARNING AND WELLBEING

Much of the empirical evidence that later life learning has a positive impact on health and wellbeing comes from Europe and the UK. There is strong research evidence to support the contention that participation in learning reduces social isolation therefore leading to better health. Social isolation has been shown repeatedly to predict mortality and serious morbidity, with the size of the risk of social isolation compared by some researchers with that of cigarette smoking (House, 2001).

Learning activities provide what sociologist Robert Putnam calls 'bridging social capital'. Putnam makes a distinction between 'bonding social capital'; that is, social interaction within families, social and cultural groups, and 'bridging social capital'; that is, social interaction with people who are unlike you and who will therefore provide you with new information and challenge your thinking (Putnam, 2007). All social capital, but particularly bridging social capital, assists in the maintenance of good health.

The 2008 Foresight Report from the UK found that learning is one of five ways to wellbeing. Hammond and Feinstein (2006) found that participation in adult learning has positive effects in terms of smoking cessation, taking exercise and improvements in self-rated health and wellbeing. Learning activities for older people in care homes have been found to increase quality of life, as well as reduce health and social care costs (Aldridge, 2009).

Putting the above into financial terms, a 2012 UK study found that the greatest dollar value of adult education programs was found in 'better social relationships' (57%) while a further 13% of the dollar value could be attributed to 'improvements in health'. The same survey found that 19% related to 'greater likelihood of finding/staying in a job' and 11% to 'a greater likelihood that people will volunteer on a regular basis' (Fujiwara, 2012)

In Australia, Golding's work on the impact on health and wellbeing of the Men's Shed movement has led to The Australian Men's Health Policy Strategy recently identifying men's sheds as an important community health innovation (Golding, 2011b). Adult Learning Australia regards community men's sheds as an important national innovation in informal learning


for men. There is also research to indicate adults over 50 believe that engagement in education, work and community will benefit their mental and physical health as they age (Australian Pensioners Insurance Agency, 2007).

*Turning Grey into Gold*, the final report of The Economic Potential of Senior Australians Advisory Panel identified lifelong learning as critical to enabling senior Australians to remain adaptive and resilient; to increase employability and productivity; to better anticipate transitions and to self-manage health and wellbeing. 'Continued learning helps people maintain independence, stay connected to others and feel more confident (Department of Treasury and Finance, 2011, p. 29).



## LEARNING AND TECHNOLOGY

Advances in technology are significant drivers of the need for continual learning. To remain in or re-enter the modern workforce, Australians need to be able to use new technologies. Australians increasingly need to use the Internet to access a range of basic products and services, such as health information, information about government services, banking and information about the public transport system. The Federal Coalition Government made a pre-election commitment to designate the Internet as the default way to interact with users, other than for defined exceptions, by 2017 (Coalition, 2013). As the range of products and services available via the Internet increases, an inability to engage with it has the potential to significantly disadvantage older people.



The Internet is also becoming an increasingly important tool for social inclusion, allowing older people to remain in contact with family and friends, pursue interests and build communities of interest. The Internet provides a means by which some of the physical, psychological and social barriers to social participation that can accompany ageing may be overcome (Chesters, Ryan & Sinning, 2013).

While there has been significant growth in Internet use amongst senior Australians in recent years, there is still a very large group on the wrong side of the digital divide. In 2010 the Australian Bureau of Statistics reported that approximately 21 per cent of Australians did not use the Internet increasing to 63 per cent for people aged over 65 (Australian Bureau of Statistics 2010). The need for enabling strategies, ongoing training and coaching for senior Australians on the Internet will be required into the future.

## APPROPRIATE PEDAGOGIES

Older Australians want to learn, but they don't necessarily want to learn in the same way as younger Australians. Australia, like most OECD countries, has conceptualised learning and education as a largely young person's endeavour. Schuller and Watson (2009) have identified that since industrialisation, developed nations like Australia have actively promoted education and training to younger cohorts. As a result, educational theory and practices have been largely informed by beliefs around childhood and transition into adulthood. An understanding of childhood growth and development theory, for example, has been hugely influential on education budgets, resources and strategies.

A number of researchers have identified that older people are often more interested in acquiring skills than qualifications (see Schueler, 1999). When studying in the formal VET system they demonstrate a preference for shorter, less formal vocational education and training such as 'subject only' or mixed field programs (Anlezark, 2002).

Erikson, Erikson and Kivnick (1994) have suggested that later-life learners may be replacing long-term goals such as the achievement of a full qualification with the achievement of single tasks. The authors link this behaviour to the heightened perspective of time that comes with age. Findsen (2003) suggests that older learners may be avoiding formal qualifications due to aged-based stereotypes about learning in formal settings. Another suggested reason for this preference is that most full qualifications include a broad foundation of knowledge to take into a given field. Older learners commonly have a broad foundation of knowledge already and are looking to build on this knowledge with new skills in highly specific areas. In short, they don't want to have to take part in unnecessary learning (Erikson, Erikson & Kivnick, 1994)

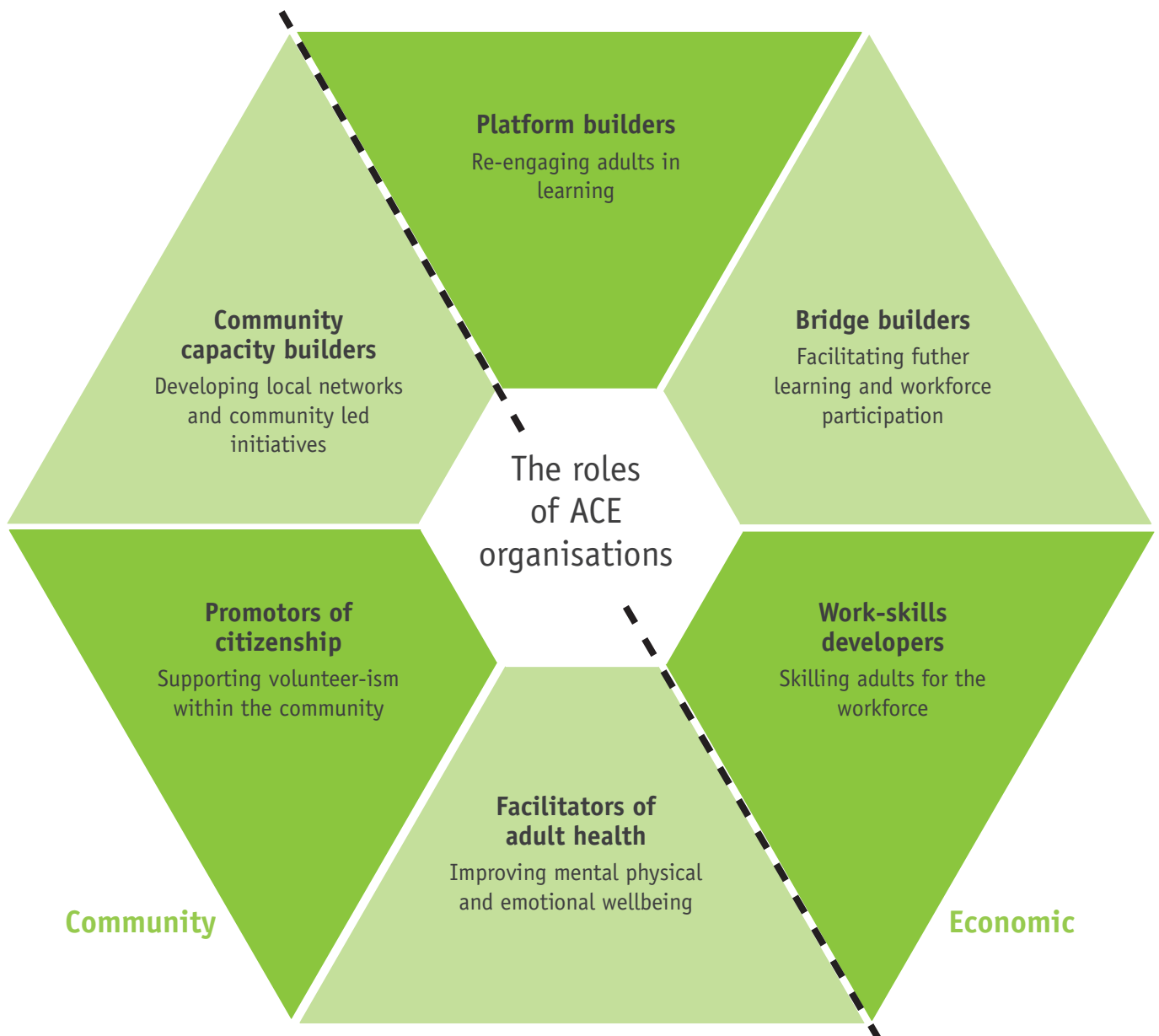
Older learners in VET are less likely to identify 'increased earnings' as a motivator for enrolment, citing other broader goals including self-development. 'As people age, there is a gradual shift away from financial gain and employment motivation (including studying as a job requirement, and studying to get a job, to increase earnings or to try for a better career), and an increased focus on study for personal interest reasons' (Anlezark, 2002, p. 12).



## IMPLICATIONS FOR ADULT AND COMMUNITY EDUCATION

Australian ACE is made up of not for profit providers of adult learning programs in community-based settings. ACE providers are a diverse group and have diverse and extensive service offerings. The roles that ACE providers perform collectively have been identified and grouped under six themes (see Figure 6 below). ACE has traditionally played the community development roles listed on the left-hand side of Figure 6 but has also become a significant economic development player as well, performing the roles on the right hand side. All roles are relevant to the later life learning agenda.

Figure 6: Evidenced based roles that ACE performs



(Source: Adapted from Bowman, 2006)



ACE centres offer unique combinations of formal programs that tend to be short and highly targeted, and opportunities for informal learning through volunteering and participating in community interest groups. This offering aligns with the preference of many seniors for shorter, more

focused, training in a more adult focused environment. In her study of encore careers; that is, later life career shifts that serve a social purpose, Figgis identified the ACE sector as an important contributor. 'Community learning centres, men's sheds and other adult and community education (ACE) organisations might serve and would complement the lifelong career development services they have been encouraged to provide' (Figgis, 2012, p. 35).



ACE organisations are significant providers of digital literacy through short courses, individual tuition and access to low cost Internet. For example, over 450,000 Australians have accessed training through the Broadband for Seniors Initiative, based largely in ACE organisations (Andrews, 2011). The University of the Third Age is often the first provider of digital literacy programs to many seniors in small groups lead by volunteers and through individual mentoring. They also run a vast array of general interest programs for seniors online.

The Turning Grey into Gold report suggests that lifelong learning in the community should be at the heart of the Australian Government's response to an ageing population. Recommendation 20 reads: 'The federal, state, territory and local governments invest in the expansion of community-based education for older people'. There are also recommendations around digital access and volunteering which sit neatly within the role of ACE organisations. The report suggests that community based education leads to more innovative and adaptable workers and more satisfying personal lives. "Lifelong learning is grounded at the community level, where people live and work." (Department of Treasury and Finance, 2011, p. 29).

ACE organisations are already oriented towards low skilled and low paid Australians. A VET learner in an ACE organisation is more likely to be from an Indigenous background or have less than a Year 9 education than learners attending either a TAFE or private registered training organisation (RTO). They are also significantly more likely to have a disability (Thompson, 2013, p. 36). Highly skilled workers are in a very good position to manage their own career trajectories including the transitions between full time and part time work and active retirement. However, the many older Australians with low skills, and low literacy, will need active policy intervention to remain in the workforce and to be physically and mentally well, active and engaged into retirement.



## CONCLUSION

The burgeoning cohort of later life learners in Australian society is currently underserved by our current system of post-compulsory education. The ACE sector has many of the important features required by an ageing population and will be increasingly called on to meet the needs of later life learners. However, the sector in its current form will need appropriate policy and funding support to respond effectively, particularly in those states and territories where the ACE sector is least evolved, arguably Queensland, Northern Territory and Western Australia. Both the National VET Equity Advisory Committee and the Australian Workforce and Productivity Agency have called for this greater policy clarity (AWPA, 2013, p. 79).

In many ways our post compulsory education system is still built around an outdated view of the labour market, which assumes a general education through school; a one-time transition to the labour market via VET or Higher Education, and then lifelong professional development through work with perhaps one or two 'career shifts'. A binary between learning for work and all other learning permeates the system, as though an adult's working life has no relationship to the skills, connections, health and wellbeing that are established in other spheres of their lives. The interminable debate about government funding for 'skill sets' versus 'full qualifications' ignores the very different roles that skills and qualifications play in the lives of the young trying to get a foot into the labour market, and older workers coping with work and life transitions and the constant need to upskill.

ALA recommends a more 'ecological' view of learning that recognises that informal and non-formal learning in work and in the community play an important role alongside formal VET and Higher Education particularly for seniors. Also that there are a number of players involved in providing learning opportunities for senior Australians who don't necessarily have 'learning' in their core statements of purpose including employers and community-based organisations, such as men's sheds or neighbourhood houses, that need to be considered in the mix of government interventions into post compulsory education and training.

The UK Inquiry into the Future of Lifelong Learning recommended basing post compulsory education and training around four stages of the lifecycle, with government intervention and provision being markedly different at each stage. The first stage (16 to 25) would comprise education entitlements focused on transition into the workforce. The second stage (25–50) would aim at productivity but also on building strong family lives and personal identity in order to transition between different mixes of paid and unpaid work and learning. Government support would ease off, recognising that a great deal of learning occurs informally during this period through the workplace with employers and individuals taking up much of the training initiative.

The report recommended that government support for training and engagement be greatly enhanced for the fourth stage (50–75), with 75 treated as the normal upper age limit for economic activity, irrespective of the age at which the pension is potentially accessed. This greater investment would recognise the vulnerability of workers at this stage of life and the potential damage to the economy and to individual lives of 'early exit' from employment. Recognition of prior learning and intensive career counselling would form key components of this stage.

The fourth stage, (75 and over) would focus on self-managing health and wellbeing with a strong focus on intergenerational learning. This area is still emerging and the evidence base in Australia is largely non-existent; however, there is early evidence from the UK and Europe of strong returns on investment in terms of costs of care where learning opportunities are provided to adults in the fourth age (Aldridge 2009). There is much to be recommended in this transition-based approach.

Our ageing population will bring with it new demands. Education policy and funding bodies as well as education providers will need to rethink their models and the need for research into these new models will follow. The not for profit adult and community sector operates in a way that lends itself well to the challenges. New policy thinking and support to the sector could see it play a significant role.

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