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Demographic changes and longer working lives: implications for lifelong learning

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Context

- Unprecedented growth of older population, globally and in Ireland, particularly population aged 65+ is projected to increase:

from 637,500 in 2016 to 1.4 million by 2046, driven by higher life expectancy (CSO, 2013).

- One dominant theme: rising 'Old Age Dependency' ratios and resulting pressure for public finances.

Context

'Old Age Dependency' Ratios (15-64)*

Year	2013	2020	2030	2040	2050
EU	28%	32%	39%	46%	50%
Ireland	19%	24%	31%	39%	45%

Countries reacted by removing mandatory retirement age (eg. USA, UK) and raising State Pension age.

*Adapted from The 2015 Ageing Report. Economic and budgetary projections for the 28 EU Member States (2013-2060)", European Economy, 3/2015, pp.316, 385.

State Pension ages in different countries*

	Current retirement age (2017)	Future retirement age
Country	Men/ Women	General retirement age of men/women
Australia	56 years; 65 y – 65 y and 6 months*	60 years (2024); 67 years (2023)
Japan (JP)	62 years / 61 years / 65 years*	65 years (2025) / 65 years (2030); –
Finland (FI)	63-68 years ; 65 years*	65 years (2027); 65+ years (2030)
Austria (AT)	65 / 60 years	65 years (2033)
Germany (DE)	65 years and 5 months	67 (2031)
France (FR)	65 years and 4 months	67 years (2023)
Denmark (DK)	65 years ; 67 years	67 years (2022); 67+ years (2030)
Spain (ES)	65 years and 5 months	67 years (2027)
Great Britain (GBR)	65 years / 63 years 7m – 64 years 3m	67+ (2028), 68 (2046)
USA (US)	66 years	67 years (2027)
Ireland (IE)	66 years	68 years (2028)
Iceland (IS)	67 years	69 years (2018-29); 70 years (2030-41)

* Adapted from Finnish Centre for Pensions website, <http://www.etk.fi/en/the-pension-system-2/the-pension-system/international-comparison/retirement-ages/>

Longer working: implications for learning

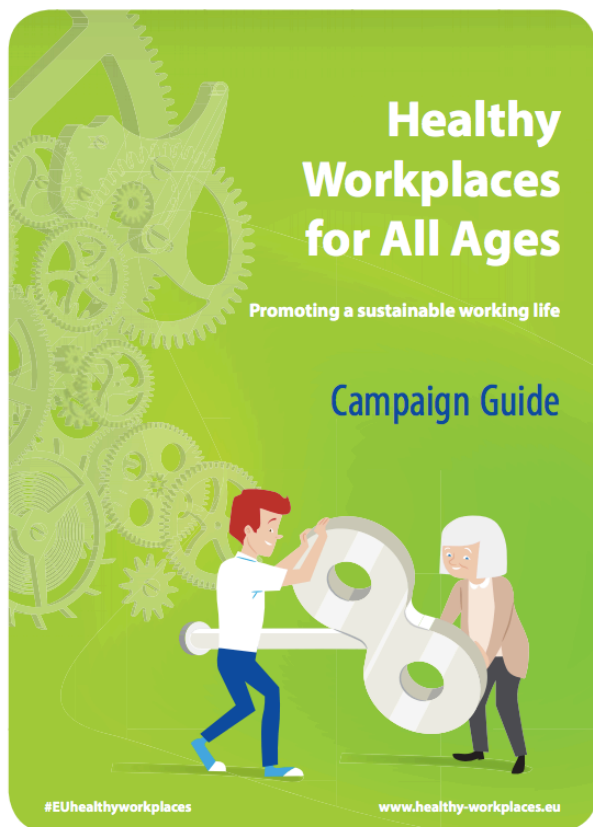
1. Economic perspective
2. Individual perspective
3. Employer/organisational perspective
4. Implications for policy and provision

1. Economic perspective

- Proportion of workers in the EU aged 55-64 is expected to grow by 16.2% (9.9 million) between 2010-2030 (Ilmarinen, 2012, p.1).
- Workers aged 55-64 are expected to make up 30% or more of the workforce in many EU countries by 2030 (Ibid).
- Talent shortages are being reported globally, including Ireland.

Longer working is promoted on EU level:

- EU-OSHA - European Agency for Safety and Health at Work (2016)



Recent initiatives in Ireland:

- National Positive Ageing Strategy (2013),
- Report of the Interdepartmental Group on Fuller Working Lives (2016).



2. Individual perspective – longer working lives

Studies, both international and Irish, show that many individuals want, or need to, work beyond the State Pension age.

TILDA data: preference to work beyond traditional retirement, tendency to work part-time (Mosca and Barrett, 2011)

Eurobarometer study: 75% in Ireland would like to be allowed to work past retirement age – compared to 60% in the EU (National Positive Ageing , 2013)

2. Individual perspective – reasons for retirement

TILDA data:

- 34% - eligibility for the SPA, 15% - ill health, 13% - the desire to enjoy life and 8% the eligibility for occupational pension
- Ill health was reason for 21% of those with only primary education versus 4% with higher education.
- Availability of occupational pension was cited by 19% with higher education versus 12% with a secondary degree and 2% with primary degree (The Over 50s in a Changing Ireland, 2014).

2. Individual perspective – push and pull factors

Reasons to stay in the workforce longer (push and pull factors):

UK study: health status, financial status, family commitments, peer retirement norms, job characteristics (NHS Working Longer Review, 2013)

Irish study: reasons for working among people aged 65-69:

- 29.7% to increase income (EU Average 40.7%),
- 57.5% cited non-financial reasons (EU average 47.2%) (Labour Force Survey data in Employment of Older Workers, 2015).

2. Individual perspective - Implications for learning:

- In Ireland, 71% of employers and 75% of employees who participated in a survey believe that the pace of change of technology is challenging for older staff in the workplace.
- 87% of those unemployed thought the pace of change in technology “made it more difficult for older candidates to secure employment” (William Fry, 2016, p.14).
- Potential need for technology-related training for older employees, and for the unemployed.

3. Employer perspective

Organisational decision-makers in Ireland viewed workers as 'older' at the age of 52, considering them as:

- 1) planning for retirement,
- 2) have reached the pinnacle of their career
- 3) or simply older than the prevailing organisational or industry norm" (McCarthy et al., 2014)

This has effect on promotion, access to training and development opportunities at work (McCarthy et al, 2014)

3. Employer perspective - Implications for learning:



- In Ireland (and elsewhere), participation in training declines sharply with age, reaching a very low point for workers in their 60s (SOLAS, 2016)
- Key factor in employees' not attaining computer skills is "impending retirement rather than age" (O'Neill, 2010).
- Resistance can come from both employers and older workers (O'Neill, 2010).

3. Employer perspective - Implications for learning (cont'd)

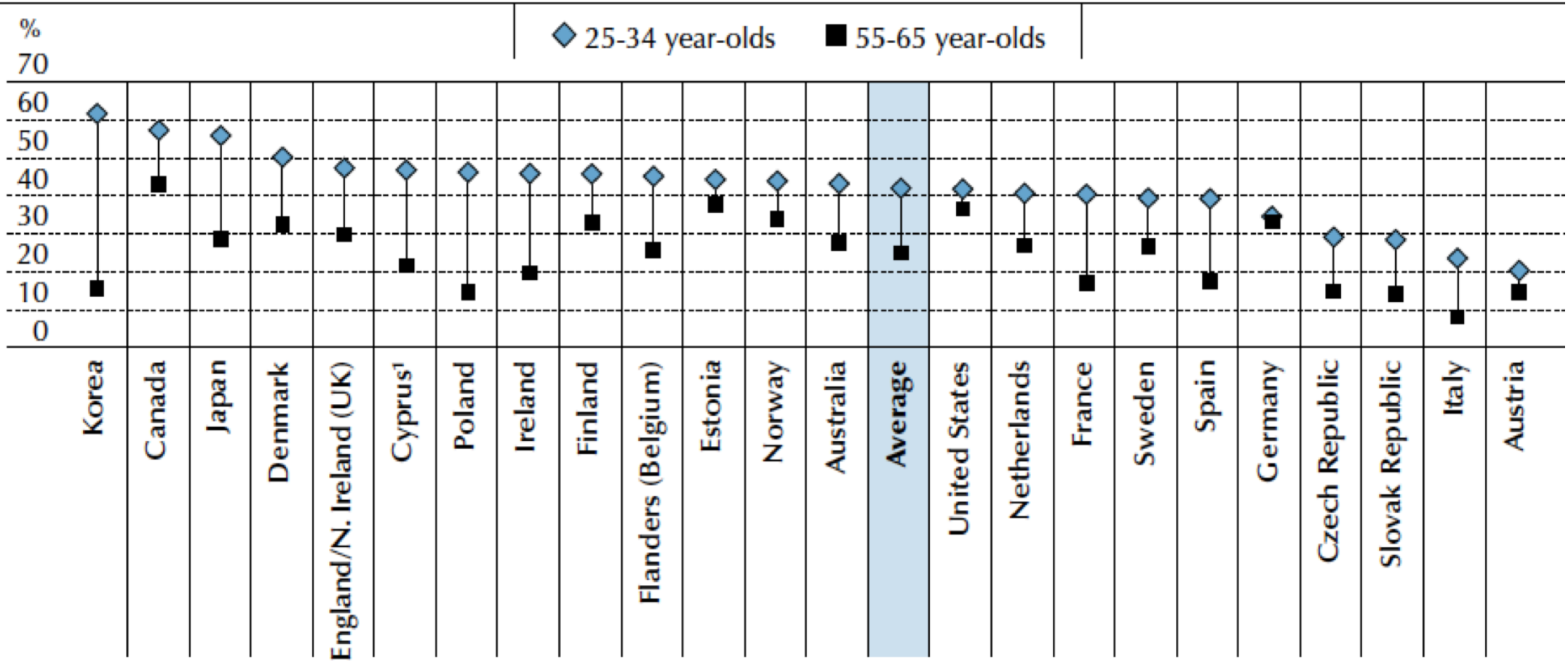
- “One of the biggest misconceptions about older workers is that they are unwilling to train and develop in order to keep up with advances in technology and practice” (Flynn, 2014, pp.36-37).
- Research confirms the effectiveness of training and other career development interventions for older workers (e.g. Dauth and Toomet, 2016).
- “Computer users retired later than non-users” (Friedberg, 2003, pp.511,527).
- Risk of employee leaving the company after receiving training is same across all age groups (Employing older workers, 2013, p.11)

4. Longer working: wider implications for policy and provision



- Traditional concept of 'retirement' is changing and becoming a transition to another type of work: entrepreneurial, voluntary, freelancing.
- Implications for lifelong learning: support people of **all** ages with development of knowledge and skills.

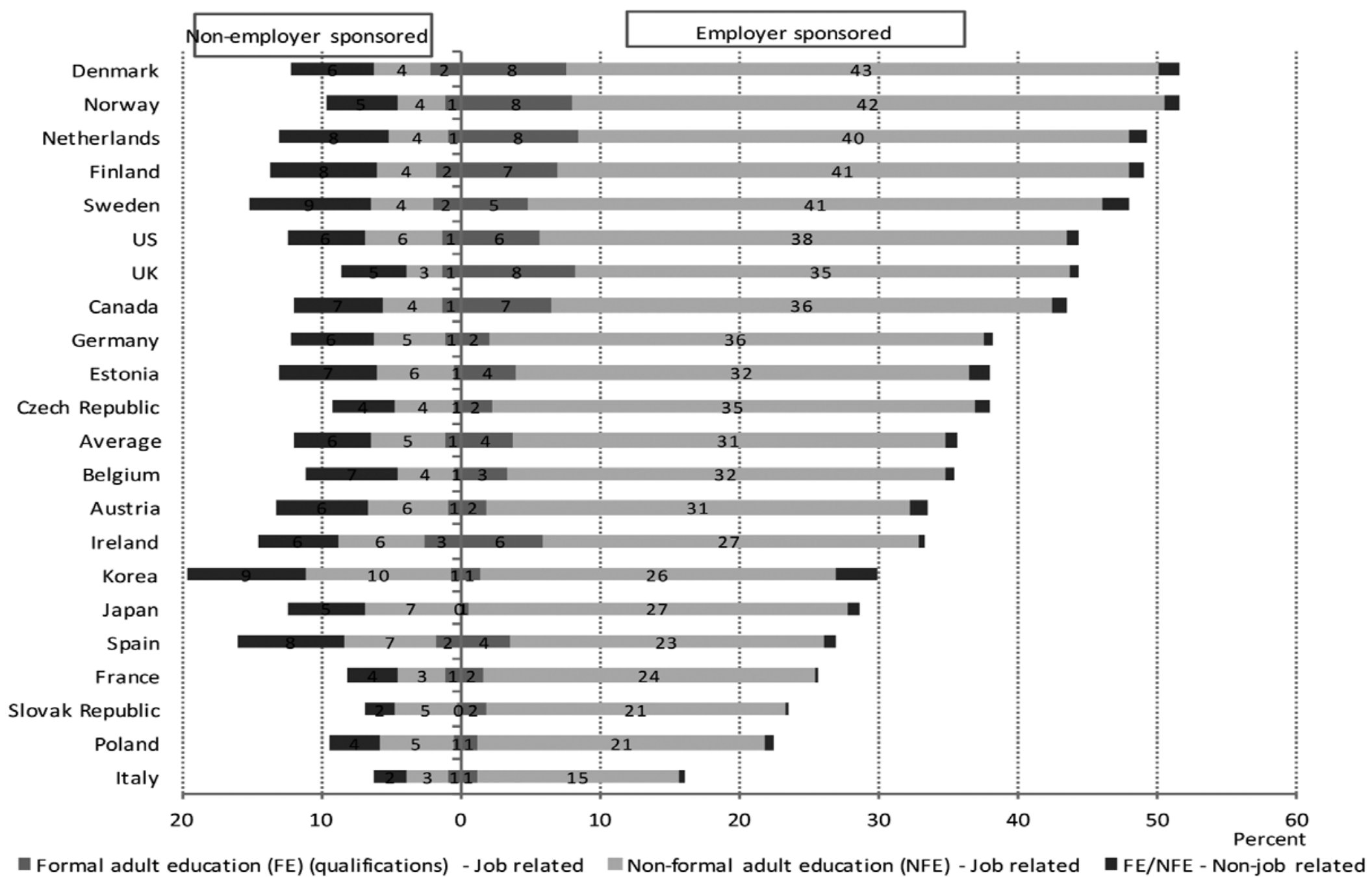
Population with tertiary education Percentage, by age group



The centrality of education and training... *for all*...

- Engagement of adults in continuing education and training is increasing across OECD countries.
- Non-work related adult education activity stayed at about same levels between 1990-2012 in many countries, while work-related education and training for adults and employer support grew 'dramatically' in same period (Desjardins, 2018)
- Employer-sponsored training is growing at a faster rate than that of public or non-profit provision, potentially exacerbating socio-economic inequalities.
- Ireland has a relatively poor track record of adult participation in lifelong learning, staying consistently below the EU28 average, with rates of participation declining with age (SOLAS, 2016).

Adults 16-65, 2012



Challenges for public policy and equality...



- Employers more likely to invest in employees with existing good basic skills (e.g. literacy skills) (Desjardins, 2018)
- However, up to 45% of adult population even in advanced industrialised countries, have low levels of proficiency in key foundation skills such as literacy and numeracy (OECD, 2013).
- Public policy can address inequalities by supporting those lower-skilled adults with initiatives aimed at developing basic skills.

Issues of equality: Gender



- Empirical research highlights a particular need for discussion around the gender implications and the impact of longer working on the well-being of the ageing population.
- The situation facing women is especially challenging in terms of the earnings gap, pension coverage and caring responsibilities.
- Significant proportion of the workforce in Ireland was found to lack any cover beyond the State Pension; the pensions averaging approach particularly affected women as they tend to have more interruptions in their careers (this is being addressed).



Challenges to higher education

- One part of the response to these challenges involves widening access for adults of all ages to higher education (Slowey, 2015).
- How can higher education institutions support upskilling and retraining of adults in the context of extended working lives?



Example of response

Examples of responses include consideration of the *Age Friendly University (AFU)* – an approach pioneered by DCU in collaboration with Arizona State University (USA) and University of Strathclyde (UK) (Talmage et al, 2016).

AFU Network now involving over 20 partner universities

Emerging **Technological Universities** in Ireland in ‘effectively supporting lifelong learning, upskilling and reskilling to support career development for citizens throughout their lives’ (HEA, 2017).

DCU first Irish university to be designated a “University of Sanctuary” for welcoming asylum seekers

Fifteen academic scholarships will be made available to asylum seekers or refugees commencing their studies in September 2017.

Dec 28th 2016, 2:23 PM 15,376 Views 59 Comments Share 1938 Tweet Email 2

DUBLIN CITY UNIVERSITY has been designated as a “University of Sanctuary” for its commitment to welcoming asylum seekers and refugees and fostering a culture of inclusion.





Age-friendly
University
Global Network

Thank you!



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