Meaningful opportunities to learn for both work and pleasure should be available to people of all ages. Publicly and privately funded provision should be accessible to people regardless of their date of birth.

Key issues
With State Pension age rising and people having to work longer, it is vital that all workers are fully equipped with the skills necessary to play a full part in the labour market. As the concept of a 'job for life' becomes increasingly outdated, individuals of all ages will increasingly need to re- and up-skill in order to remain active in the labour market. However, learning for pleasure and leisure can bring wide-ranging benefits to older people, and are also important.

Access to training
Training, personal development and career progression have been identified as important goals for older workers as much as for younger workers. However often older workers do not always take up the training that is on offer, largely because it does not meet their needs – training is often designed for younger people and older people may appreciate learning in a different way, for example placing less emphasis on gaining formal qualifications. Training also needs to be appropriate and flexible – once older people are out of the workforce they typically find it harder to get back in than younger workers.
people, and often need opportunities to update existing skills or learn new ones. Failure to offer suitable learning opportunities to the over 50s is a form of age discrimination.

**Apprenticeships**

Since 2010 there have been substantial cut-backs to Government-funded training that is accessible to older workers, in favour of greater funding for apprenticeships. This has led to a marked rise in older apprentices with nearly 61,790 people aged over 45 starting an apprenticeship in 2016/17, up from approximately 10,000 in 2009/10. This is one in eight apprentices.iii Apprenticeships can be an excellent form of learning, but with over 10 million 50+ workers, many of whom require training, it is clear they are not a means for upskilling the majority.

**Advanced learning loans**

The declining public investment in training for older people is a significant concern. In 2013, the Government introduced 24+ Advanced Learner Loans, which provided a loan for older learners to pay for the costs of studying in Further Education, on the same terms and conditions as Higher Education student loans. These appear to have had a negative impact on participation. In 2012/13, the year before they were introduced, there were 713,000 learners aged 45-59. By 2015/16 this had fallen to 467,000.iv While participation was already declining, this has steepened the fall and it is not clear why. It could perhaps could be connected to older people being more averse to debt. Further investigation is needed.

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**The National Careers Service (NCS)**

The NCS offers careers advice and helps people identify their skills needs. When first set up in 2012, 50+ workers were classed as a priority group and so given greater access to the service, for example a face-to-face session. This priority status was subsequently removed, but Age UK believes that given the ageing workforce and the numbers of older workers who need to re-skill, this priority status should be re-implemented.
Career Review at 50
Between 2013 and 2015 the Government piloted the Mid-Life Career Review, where UnionLearn and the National Careers Service discussed career options with people aged about 50. This proved to be a successful intervention, with people deriving a positive benefit, and Age UK supports their extension.

The broad concept of a Career Review has received wide support, including from the recent review of the State Pension age led by John Cridland. Here, it was re-branded as an ‘MOT’ (instead of Career Review) and a greater focus was placed on retirement planning.

Age UK believes that everyone should be entitled to a ‘Career Review’ at the age of 50. This would allow people to access specialist advice on their career options, their training needs, and help them assess their transferable skills. In addition, we hope that people would be able to get help with their finances and any health needs, both of which are important for planning working life and retirement.

In early 2019 the Government launched a website offering signposting for a ‘Mid-life MOT’ around these options. This is a welcome step forward, but we would like to see this extended to offer an active planning service that can help people prepare for their future careers and retirement.

Community learning
Community learning is also hugely important for older people, and has proven physical and mental health benefits. It can also be used as a tool for increasing participation in wider community life. Community Learning Trusts, which are local partnerships offering a range of learning provision to suit local needs, should ensure that they continue to regard older people as a priority group, and the Government must continue to support them. In recent years, budgets have been cut and many courses – delivered through Further Education colleges and in communities – have ceased without full knowledge of the consequences for individuals and society.

Digital skills
Digital skills are integral to modern workplaces, and there must be sufficient opportunities to ensure that people over 50 can access help and training in basic digital skills where appropriate. The onus falls not only on the Government, but also on employers and training providers, to ensure they offer full support. Age UK supports the Government’s decision in the 2017 Digital Strategy to extend free digital training to all adults who need it, although the Government needs to ensure that other learners do not miss out on opportunities, for example literacy and numeracy skills, as a result.
Public Policy Proposals

- The range of learning options for those in employment who may want – or need – to change careers later in their working life should be extended.

- There should be a comprehensive analysis of the impact that 24+ Advanced Learner Loans have had on older learners in order to understand why there has been a decline in participation. There should also be a policy review to ensure people aged 50+ are not being dissuaded from taking part in Further Education or workplace learning.

- The Government should establish Career Reviews at 50 – covering careers, training, finances and health – as soon as possible. The website offering the ‘Mid-life MOT’ is a welcome first step, but should be extended to a concrete offer involving careers advice and support with finances.

- Government departments and agencies involved should work with providers, employers and other stakeholders to develop a coordinated strategy to ensure that older workers’ aspirations and the UK’s future skills needs can be met.

- As spending on adult learning is reduced and re-directed, the overall level of spend on older workers, and its effectiveness, should be carefully monitored and re-allocated as appropriate to different initiatives. Publicly-funded skills provision for people over the age of 50 must not disappear.

- The Government should consider how to increase employer funding of learning, including whether this can be achieved through the introduction of new Individual Learning Accounts, which would pool financial contributions towards learning from individuals, employers and the Government.

- As local areas increasingly take responsibility for funding their skills provision, they must ensure that older workers and older people more widely are not excluded. The Government has an important role to play in making the business case to commissioners.

- Employers and training providers should ensure that older workers have sufficient digital skills to be successful in modern workplaces.

- The remaining Government spending on Adult Community Learning should be protected, and older people retained as a priority group.

- The Government needs to investigate the full potential of lifelong learning for delivering savings in healthcare, including the role of social prescribing and learning as a preventative measure.

- The National Careers Service must reinstate the over 50s as a priority group as soon as possible.
• Higher Education is important to many older people, and finance should be offered on the same terms and conditions as for younger learners – in particular, the decline in part-time learning opportunities should be addressed.

Want to find out more?

Age UK has agreed policy positions on a wide range of issues. Our policies cover money matters, health and wellbeing, care and support, housing and communities. There are also some crosscutting themes, such as age equality and human rights, age-friendly government and information and advice.

Further information

You can read our policy positions here: www.ageuk.org.uk/ourimpact/policy-research/policypositions/

Individuals can contact us for information or advice here; https://www.ageuk.org.uk/informationadvice/ or call us on 0800 169 8787

Further information

i Cridland Review, State Pension Age, 2017

ii Institute for Employment Studies (2017), Fulfilling work: what do older workers value about work and why?, Centre for Ageing Better

iii FE Data Library, apprenticeship demographic information

iv FE data service, participation in FE and skills statistics

v NIACE (2015), Mid Life Career Review: pilot project outcomes, phases 1, 2, and 3. Final report to the Department for Business, Innovation and Skills

vi Cridland Review, State Pension Age, 2017


viii See National Older Learners Group/NIACE (2015), A better future for us all