

# Never too late to learn

Attitudes, behaviours and overcoming barriers to lifelong learning for midlife and older people

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# Lifelong learning matters for individuals

Opportunities to upskill, progress and move jobs matter for future financial wellbeing

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Previous Phoenix Insights research shows that:

- **18 million** adults in UK are not adequately preparing financially for later life.
- **10 million** are not confident in ability to secure work, many worried that a **lack of skills** will stop them earning what they need to save for retirement.<sup>1</sup>
- Modelling shows that even **saving more and working for longer** won't bring a sizable number of people on track to reach their expected retirement income.<sup>2</sup>



“...for mature people, training is perfect because you're relearning. You're waking up your brain, you're bringing something new into your life, and you're going to be doing something different.”

Road traffic manager, 52

# Lifelong learning matters for the economy

Lifelong learning needs to meet changing demographic, job and skill needs

**People are living longer** – life expectancy at birth in 2011 double that in 1841.<sup>1</sup>

**60%** of the increase in economic inactivity since pandemic driven by those aged 50 to 64 (nearly **400,000** individuals)<sup>4</sup>

**30.5 million UK workers** (94% of today's workforce) lack the full suite of skills they will require in 2030 to perform their jobs well<sup>2</sup>

Older generations are less likely to hold formal qualifications and less likely to undertake training - **half (51.3%) of 55 to 59 year olds have qualifications at Level 3 or above** (equivalent to A levels) vs seven in ten (71.2%) 30-34 year olds<sup>5</sup>

**Spending on adult education in the UK is lower than many OECD countries.**<sup>3</sup>

**The older you are the less mobile you are in the labour market.** 55-64 year olds are **five times** less likely to move jobs each quarter as 16-24 year olds<sup>6</sup>

1. How has life expectancy changes over time? | Office for National Statistics (2015);

2. The economic case for reskilling in the UK: How employers can thrive by boosting workers' skills | McKinsey (2020);

3. Educational expenditure by source and destination | OECD;

4. ONS, LFS change economic inactivity from Dec 2019 - Feb 2020, to Jun-Aug 2022

5. CIPD Understanding older workers (2022)

6. Resolution Foundation, Changing jobs? (2022)

# Findings drawn from original research

We commissioned **Public First** to conduct original research exploring attitudes, behaviours and overcoming barriers to lifelong learning.

## Individuals

- Nationally representative **poll of 2,012 UK adults**
- **Seven focus groups** of individuals both in and out of work (all aged over 40 and none had a level 6 qualification or higher).

## Businesses

- Nationally representative poll of **502 senior decisions-makers** of English companies ranging in size from two to over 10,000 employees with 300 SME respondents.
- **Four focus groups** of between four and seven businesses.

To understand how lifelong learning can meet employer and individual needs, and to feed into implementation of policies such as the Lifelong Loan Entitlement.



# Findings

# Barriers to lifelong learning - individuals

- Balancing learning with **work, health, and caring**
- **Paying for training or living costs** while studying
- Lack of **confidence**, the **risk** of taking on something new
- Fear of being **'shamed'** or **'embarrassed'**, being **'too old'** to study

🗨️ “I had opportunities to go to uni but then I was thinking I don't want to go away for five years and do this. If they had a shorter version with the same qualification, enabling you to get the qualification in a short space of time but still do the work ... Then that's perfect”

Road traffic manager, 52

🗨️ “...we've all got mortgages, and if you've got children that depend on you ... you look at it and go, but what if I absolutely hate it and I look back and go, I wish I'd stayed where I was. The older you get, the worse that is.”

Train driver, 42

🗨️ “...if you are stuck in with a load of youngsters that are learning things, lightening fast, and you're really the slow kid in the class, it's not nice”

Construction manager, 63

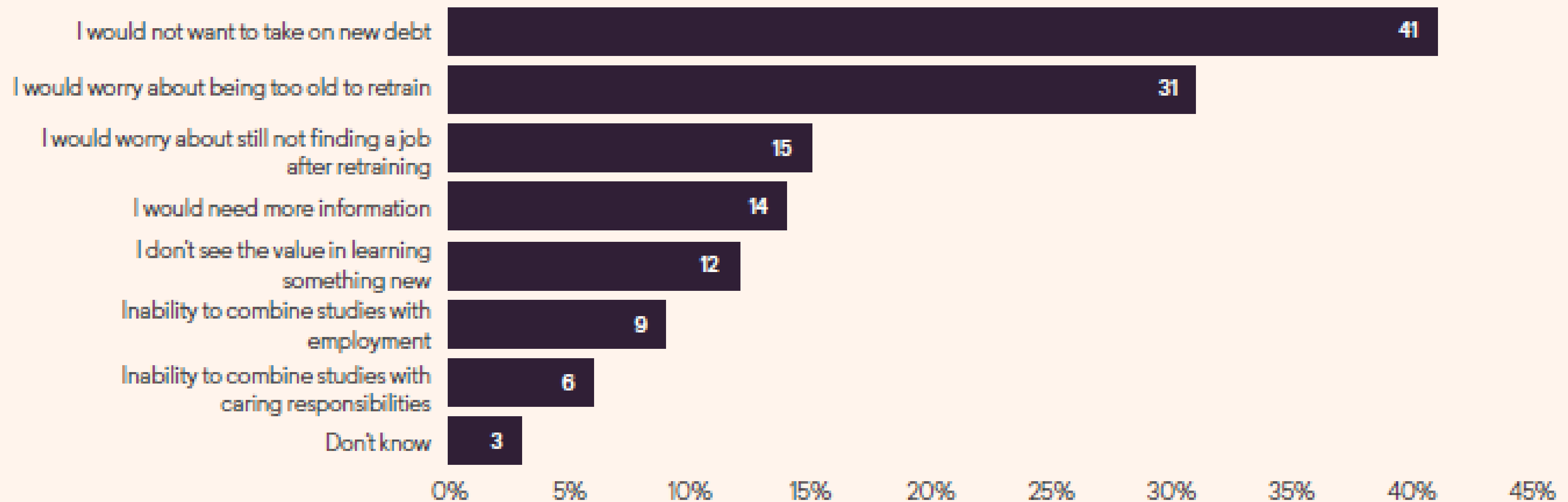
🗨️ “Why would you want to incur debt in your midlife?”

Adult carer, 61

# People like lifelong learning – not lifelong loans

Our focus groups found that **affordability** was a key influence for both individuals and businesses

'You said you would be unlikely to retrain or upskill with the option of taking a loan under the new Lifelong Loan Entitlement scheme. Why is that?'



# Barriers to lifelong learning - employers

- Funding (particularly SMEs)
- Time pressures / prioritisation
- Risk of losing investment if staff leave
- Lack of information or understanding of available schemes
- Uncertainty about their role in facilitating engagement with learning

43%

Of companies think we should put more emphasis on retraining employees in the middle of their career.

Rising to **62%** of large companies

69%

Of businesses polled hadn't offered their employees any formal training over the last 12 months

“...we do have people of older generations that just don't want to do training... They just don't want to, its like they're happy where they're at. They don't want to put any effort in, anything like that, they just want to do their job and get over with it”

Global engineering company with 100,000+ employees



# Attitudes and behaviours towards lifelong education

- People in manual jobs are less likely to have considered retraining than those in managerial roles.
- Both individuals and businesses felt there was a lack of clear information about what courses were available and what different qualifications mean in practice.

Despite positive attitudes towards lifelong learning in general, many people in mid-career didn't think was for them

62%

Of working people say they are more likely to stay in their industry than change industry over their career.

41%

Of higher managerial workers polled had retrained compared to just 4% of semi and unskilled manual workers

Offering individuals 'hypothetical' access to the government's Lifelong Loan Entitlement made no statistical difference to their intention to retrain

# Overcoming barriers to lifelong learning

Recommendations to help individuals and businesses overcome barriers to lifelong learning:

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## Policy positioning:

1. Centering **training as a vital tool** for business to grow and succeed.
2. Government to explore creative ways to highlight financial **incentives for people in midlife to engage with lifelong learning.**
3. **Build a coalition** of key actors, including businesses and representative groups, learners and education providers, to work together to close skills gaps across the UK.

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## Framing and communicating to individuals:

4. Review the **language used** when discussing learning opportunities for adults of different ages.
5. A renaming and branding of the Lifelong Loan Entitlement scheme and more **positive framing**.
6. Accurate **information** about the quality and outcomes of courses available to adult learners to support them in their careers.

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## Strengthening the role of employers:

7. Provide clear guidance on the **role of employers**.
8. Create accessible and practical information and **guidance for employers** on what training is available from providers.
9. **Engage employers early** on in the design, development and implementation of the LLE.

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## Design and delivery:

10. Developing a **flexible delivery model** which works around caring responsibilities and other needs.
11. Access to free independent adult **careers support**.
12. **For the LLE, clear information for both individuals and employers** on how loan repayments and maintenance support will work, as well as information on entry requirements, format of the learning, and assessment methods.

“So, I think it’s absolutely vital that people get trained in some sort of skill, creative things, which machines cant do yet probably a good idea... people don’t realise how fast the world will change in the next 20 to 30 years”

Construction Manager, 63

☪ Phoenix  
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