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Active Ageing and education in mid and later life

JUDITH A. DAVEY*

ABSTRACT
Demographic change means not only that there will be a larger number of very old people in the future, but also that the median age of the population is moving upwards. At the same time, technological, economic and political change has destabilised labour markets. In the face of growing unemployment, and influenced by early retirement policies in some countries, labour market attachment for people in mid and later life, especially men, has been falling. Increasing costs of supporting 'non-productive' mid-lifers and looming skill and labour shortages have now led to the promotion of *Active Ageing* policies. Education for people in mid and later life is central to this approach. A study of almost 1,000 students aged 40 years and over at the Victoria University of Wellington, New Zealand, reveals patterns of educational involvement, motives and outcomes, and shows the extent of up-skilling which is taking place. This example illustrates prospects for and challenges to the role of education as part of an *Active Ageing* approach.

KEY WORDS – ageing, adult education, social policy.

The context: demographic and labour market changes

Between 1996 and 2051, the percentage of the New Zealand population aged 65 years and over is expected to grow from 12 per cent to 25 per cent (Statistics New Zealand 1998: 141). The number aged 65 or more years will double, and the number aged 85 or more years will grow by several hundred per cent. However, another way of measuring ageing is by change in the median age of the population. In New Zealand this is now 35, but will be 46 by 2051. This means that 50 per cent of the population will be over 46 years old. Thus issues related to ageing

* New Zealand Institute for Research on Ageing, Victoria University of Wellington, New Zealand.

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concern not just the care of frail and dependent elderly people and the financial support of retirees, but changes in the balance of the whole population, with much larger numbers of people in mid-life (from ages 40 to 65).

Changes in the labour market

Population ageing is taking place in the context of wide-ranging technological, economic and political changes, linked to globalisation. These have had a destabilising impact on labour markets and employment policies. The result has been greater flexibility in work processes and locations, but also restructuring, redundancy and unemployment, and more volatile careers. 'De-skilling' is a consequence for many workers. But at the same time increasingly complex tasks are requiring different or higher levels of skill. Many jobs can no longer guarantee long-term occupational stability. There has been an increase in part-time work, self-employment, contract work and multiple job holding (or 'portfolio' work). Re-training and up-skilling in mid and later life have become increasingly necessary. These trends have been discussed and linked to education in Europe by Schutze and Istance (1987), the Centre for Educational Research and Innovation (1987), and Belanger and Valdivielso (1997). In addition, greater gender equality, higher female aspirations and educational levels, and economic imperatives have resulted in women moving into paid employment in large numbers (Buchmann 1989; Evandrou 1997).

One of the initial responses to labour market change by governments in several European countries was to encourage early retirement (Guillemard 1985; Tikkanen *et al.* 1996; Loretto, Duncan and White 2000). Employers seeking greater labour flexibility found that cutting older people from the workforce was less controversial than dismissing younger people, and it was encouraged by their belief (if not always the fact) that older workers are more highly paid and have lower productivity (Parker 1989; Taylor and Walker 1998). This led to a marked fall in participation by older workers, especially men (Walker 1996). It occurred even where there were no specific early retirement policies, as in New Zealand, where male participation in full-time paid work fell through the 1980s, although rates continued to increase for women (from a lower base). In 1991 male participation peaked around age 45 years and a third of New Zealand men in their late fifties were out of the workforce or working part-time (Davey 1993).[1] Typically,

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retirement ceased to be a transition which occurred at the end of 40-plus years of continuous full-time work with one employer. Anyone who lost their job after the 50 years of age could find themselves retired, without it being planned or marked.

The promotion of 'productive' or 'active' ageing

A change in policy began from the early-1990s as employers and governments began to recognise the costs of failing to use older workers and when labour and skills shortages could be foreseen. This led to calls for 'productive ageing' policies which, narrowly defined, promote economic contributions by older people, usually through participation in the labour market (Phillipson 1997, 1998; Walker 1996). Such policies are supported by measures against age discrimination, the removal of mandatory retirement ages, (re-)training opportunities, and the encouragement of voluntary work (Moody 1995).

The policy slogan 'active ageing' came to the fore during the United Nations' *Year of Older People* in 1999, and was subsequently promoted by the World Health Organisation (WHO). Its 'global movement for active ageing' emphasised the maintenance of health and independence for as long as possible, but with a broad interpretation that extended beyond physical well-being into social justice and citizenship (WHO 1999). At around the same time, the Organisation for Economic Co-operation and Development (OECD) placed weight on the economic aspects of 'active ageing', making the policy link with 'productive ageing' (OECD 1999). Also in 1999, the European Union (EU) adopted the statement, *Towards a Europe for All Ages*, and the European Commission held a conference on *Active Ageing: Pivot of Policies for Older People in the New Millennium* (EU 1999*a*; 1999*b*). In summary, for the European Commission the key elements of 'active ageing' for an individual are:

- Working longer
- Retiring later
- Being active after retirement
- Engaging in health sustaining activities
- Being as self-reliant and as involved as possible.

The attention that the shrinking of the workforce has received from international governmental and policy organisations suggests that, as a challenge posed by population ageing it sits alongside the consequences for health care, social services and pensions. 'Active' or 'productive'

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ageing, and the related concepts 'healthy', 'successful' or 'positive' ageing, now pervade social policy discourse in OECD countries. All advance a positive and preventive stance, counter to the prescriptive use of the 'disengagement' theory of ageing, but the nuances and implications of each term differ. 'Healthy ageing' implies a focus on the maintenance of health, often through lifestyle choices and preventive measures. 'Successful ageing' also relates to health but more frequently to personal well-being, autonomy and psychological adjustment (Baltes and Carstensen 1996; Day and Day 1993). 'Positive ageing' seeks to counter negative perceptions of ageing and retirement, and has been adopted by the New Zealand government in its *Positive Ageing Strategy* (Dalziel 2001). The British Cabinet Office (2000) report, *Winning the Generation Game: Improving Opportunities for People Aged 50–65 in Work and Community Activity*, does not use any of these terms but advocated improvements in people's opportunities to contribute to society and to the economy in their later working years. It was motivated by the costs of non-involvement, to the individuals concerned, to tax payers, and to the economy.

The role of education

In order for 'active ageing' to be successful, its protagonists call for more attention to be paid to education in mid and later life. Education, in the guise of lifelong learning, can assist not only in prolonging working life (paid and voluntary), but also in helping people with the transition to retirement and old age (linked to the concepts of positive, healthy and successful ageing, mentioned above). Interest in the concept of lifelong learning developed during the 1960s and 1970s in response to the increasing pace of economic, social and technological change, and in the equity-based belief that educational opportunities should be available to everyone, regardless of age (Tight 1996). Jarvis (1997: 99) summed up the requirement for continuing learning in a changing and ageing world as:

> The traditional division of life into separate periods – childhood and youth devoted to schooling, adulthood and working life, and retirement – no longer corresponds to things as they are today and corresponds still less to the demands of the future. Today, no one can hope to amass during his or her youth an initial fund of knowledge which will serve for a lifetime.

UNESCO took a lead in promoting lifelong learning (Delors 1996;

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Faure 1972), followed by other international organisations and national governments. 1996 was the European Community's *Year of Lifelong Learning*, which emphasised economic growth and increasing productivity with flexible employment systems to respond to instability in patterns of work (Belanger and Valdivielso 1997; Griffin 1999). In Britain, the Dearing Report (National Committee of Inquiry into Higher Education 1997) on the future of higher education, and the Fryer Report (Fryer 1997) on continuing education and lifelong learning, also promoted the concept. These reports did not specifically mention older adults, but the *Better Government for Older People* programme linked 'active ageing' with lifelong learning as well as community involvement, including employment and volunteering (Hayden and Boaz 2000). In New Zealand, lifelong learning was emphasised by the *National Council of Adult Education Working Party on Ageing and Education* (Battersby 1989), and by the *New Zealand Qualifications Authority*:

> New Zealanders must learn to go on learning. It is crucial for the individual and the country that we have a qualifications system which encourages people to gain further skills and knowledge. … These days with changes in technology and difficult economic conditions, people may have to change their jobs and learn new skills several times in a lifetime (quoted by Tobias 1999: 112).

The survey of older students

This paper examines the characteristics and aspirations of a group of older university students in New Zealand and asks whether and how participation in education by people in mid and later life relates to the individual pursuit of 'active ageing'. In early 2000, as part of the *Education in Mid and Later Life* study, a postal questionnaire was sent to every student at Victoria University of Wellington registered in late 1999 who was aged 40 years or more. Nearly 959 replies were received, a 60 per cent response rate. The survey enquired about current study experience, educational, family and work circumstances, and plans for the future (for further details, see Davey 2001). The 40 plus years age group was selected to include some people young enough to be contemplating long-term career development, and some old enough to be vulnerable to the contemporary changes in the labour market. Nine follow-up studies were conducted, involving in-depth interviews with selected groups of respondents.

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Socio-economic characteristics of older students

People aged 40 years and over are a growing minority of students at Victoria University, and represented 10.4 per cent of the enrolment in 1999 and 13 per cent in 2000. A comparison with university data showed that the survey respondents were typical of students aged 40 plus years. Moreover, in terms of their age and gender, older students at Victoria are typical of adults engaged in education in New Zealand overall and in similar countries (Davey 2001). Two-thirds were aged 40–49 years, 30 per cent were 50–59 years, and only 5 per cent aged 60 years or more. This age distribution suggests that vocational reasons for participation dominate, rather than either preparation for retirement or retirement activity. Very low levels of educational participation by retired people were also recorded by the New Zealand census (Davey 2001). More than two-thirds (70 per cent) of the respondents were female, compared to 56 per cent of the total university student body. The predominance of women is typical of older learners, in universities and elsewhere, in OECD countries.

Work status

Four out of five of the surveyed students, both men and women, were in some kind of paid work (Table 1). Half were working full-time (30 hours and over) while studying part-time. The main gender difference was that a higher proportion of women were studying part-time while working part-time or being out of the labour force. Men who were not in the labour force were more likely to be studying full-time than women in this situation, particularly in the 60 plus years age group, another similarity with the usually-observed pattern among older people in further and higher education.

Work and study status patterns reflect domestic responsibilities, which compete with study for many women's time. A much higher percentage of women had domestic responsibilities and mentioned family commitments as complications during their university work. Men were more likely to have domestic support, in that more were living with their partners and children, whereas a higher proportion of women lived alone or as lone parents. On the other hand, this meant that a higher percentage of men had financial responsibilities to dependants. Table 1 shows that both men and women students were highly involved in paid work at the same time as study. Many female students therefore faced the threefold demands of work, family and

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TABLE 1. *Older students at Victoria University: work status by study status and gender*

	Study Status	Work status				
		Full-time	Part-time	Total in work	Non-labour force	Total
Men	Full time	7	7	14	16	30
	Part time	51	4	63	7	70
Women	Full time	3	7	11	10	21
	Part time	48	17	68	11	79

Note: The figures are percentages of all male or all female survey respondents.

study, as found by several other studies of older women in higher education (Pascall and Cox 1993; Edwards 1993; Merrill 1999; Marshall 2000).

Economic status

Of the respondents who were employed, a large majority were in professional/technical (72 per cent) or managerial/administrative occupations (16 per cent). Both males and females generally had high socio-economic status, and this was also true of their domestic partners (72 per cent lived with a married or *de facto* partner, and 67 per cent of them were or had been in these same occupational categories). This helps to explain the generally high household incomes of the respondents: 61 per cent had over $NZ 50,000 *per annum* and 44 per cent over $NZ 70,000, putting them in the high income range for New Zealand.

Two-thirds of respondents funded their studies from multiple sources: the majority had income from paid work, 23 per cent had a student loan, but only 9 per cent a student allowance (a means-tested payment made through the welfare benefit system). Family support (mentioned by 32 per cent) and personal or family savings (mentioned by 27 per cent) were more common than public sector funding. Employers had provided funding for 26 per cent of respondents. There were some significant differences by gender. Men were more likely to have income from full-time work, while women were more likely to have income from part-time work and especially from family support (males 20 per cent, females 37 per cent). There were no significant differences in the proportions with either student loans or employer funding, despite other evidence that women are less likely to receive such support (Belanger and Valdivielso 1997). The funding sources for students

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working for masters degrees, diplomas and certificates were predominantly full-time work (81 per cent) and employer support (36 per cent). This is consistent with the vocational nature of many of these courses and the tendency for them to be taken concurrently with full-time work. Undergraduate students were much less likely to receive employer funding, but more likely to have a student loan or allowance.

Educational qualifications

Numerous studies have shown that people with low educational attainment are under-represented in higher education as adults (Smithers and Griffin 1986; Centre for Educational Research and Innovation 1987; Pascall and Cox 1993; Schuller *et al.* 1999). This study also found that both men and women older students were highly qualified before they began their present studies, much more so than in the general population of the same age. Overall, 94 per cent of the women and 88 per cent of the men had had some further formal education. But while the majority had experienced tertiary study, there were strong gender differences in the obtained qualifications (Table 2). More women held teaching or nursing qualifications, relatively more men had undergraduate and post-graduate degrees, and a higher proportion of men had no post-school educational qualifications.

The 60-plus years group were even more likely than the respondents as a whole to have achieved undergraduate and postgraduate qualifications before their recent period of study, suggesting that people with such experience are the ones likely to return to university late in life; which would support theories of the continuity and accumulation of advantage (Tuijnman 1991). However, a higher proportion of the younger group had non-university qualifications, which probably demonstrates the expansion of educational opportunities over time. The most recent cohorts are likely to be better qualified, which suggests that participation in university-level education in later life may grow. In summary, compared to the total New Zealand population aged 40 years and over, the respondents were atypical in several respects. Firstly, they were much younger, with two-thirds aged 40–49 years compared to just over one-third of the general population. Secondly, they are much more predominantly female (70 per cent of the sample, compared to 52 per cent of the general population). Both men and women respondents were more highly qualified, and had higher socio-economic status and income levels than among New Zealanders of the corresponding ages.

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TABLE 2. *Previous educational qualifications by gender*

Course or qualification	Male	Female	Total
Nursing/teaching/police qualifications, includes part	8	31	24
Undergraduate degree, includes part	31	23	26
Postgraduate degree, includes part and postgraduate certificates/diplomas	18	15	16
Other certificates/diplomas, includes part	23	19	20
Other, unclear or no reply	8	6	7
No educational qualifications beyond school level	12	6	7
	100	100	100

Note: The figures are column percentages.

Patterns of study

In 1999, 60 per cent of Victoria University's students were full-time, compared to 22 per cent of male and 31 per cent of female respondents. While three-quarters of Victoria students were undergraduates, this applied to only one-third of those aged 40-plus (Table 3). There were no marked differences between men and women in their level of study, but some variations by age. Students under 60 years of age were more likely to be studying for vocationally-oriented qualifications, such as masters (including the 'MA Applied') or post-graduate diplomas and certificates. The proportion of students doing doctorates increased with age, and also the proportion studying on a course-by-course basis rather than towards a specific degree. These variations are consistent with a decrease with increasing age in work-related motives, and a greater prevalence of personal development goals among the 60-plus group. Similarly, vocational subjects, such as Public Policy, Commerce and Management were more popular among the younger respondents, while for those aged 60 years and more, interest-based subjects like Art History and English Literature figured more prominently.

Overall, respondents were studying for 67 different qualifications in 75 different subjects. The BA was dominant for people not in the labour force or working part-time, and also for women. For full-time workers, the most popular course was the MA and MA (Applied) (which includes practical work and vocational placements in Nursing and Midwifery, Recreation and Leisure Studies, Social Science Research, Environmental Studies and Criminal Justice). Courses leading to teaching qualifications and to the Master of Business Administration and Master of Public Policy were also selected mainly by those in full-time work. Education was by far the most popular major subject, and was the

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TABLE 3. *Level of study by gender*

Gender	Level of study and qualification						
	Under-graduate	Honours	Masters	MA (Applied)	Doctorate	Certificate/ Diploma	Other and uncoded
Male	31	2	33	3	5	16	11
Female	32	3	24	10	7	17	7
Total respondents	31	3	27	8	6	17	8
Total students 1999	76	4	< 1	9	2	4	5

Note: Row percentages.

choice of 18 per cent of the 40-plus years students. Among women, 21 per cent were studying Education or related subjects and 6 per cent Nursing, while among men the corresponding shares were 10 per cent and 3 per cent, but 10 per cent were studying Law and 12 per cent Management/Administration. These differences reflect previous educational experience and demonstrate the persistence of stereotyped occupational patterns.

Motives and triggers for study

The respondents were asked to rank five motives for returning to study after the age of 40 years. Over half (52 per cent) gave first place to 'wishing to acquire new knowledge or qualifications to improve job performance and prospects'. The second choice, given by 7 per cent, was 'concern about redundancy or changes at work', so nearly 60 per cent gave work-related motives. Fewer (46 per cent) placed personal development and fulfilment motivations first (some respondents nominated joint first choices). Other motives, including 'setting an example to children or grandchildren', and 'something different to do', were much less important, although they were mentioned more by those over than under 60 years of age. Personal development as the first choice increased with age, to include 66 per cent of students aged 60 or over, but even in this group 42 per cent chose work-related motives as the most important. There were no significant differences by gender.

Aslanian and Brickell (1980) found that a high proportion of adults returning to education could cite an event which prompted them to take up study. Many respondents in this study did not experience a specific 'trigger' event, but Table 4 shows the most common factors by gender. Reduced child-care was most prevalent among women, while

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TABLE 4. '*Triggers*' *to study and enrol by gender*

Trigger	Male	Female	Total
Reduced child-care	6.8	27.1	21.1
Job loss or change in the workplace	17.5	12.1	13.7
Money available	10.7	12.0	11.6
Fear of redundancy	10.4	8.6	9.2
Compulsory training	5.4	9.3	8.1

Note: Percentage who mentioned each trigger factor: multiple choices possible.

job loss or change in the workplace was more likely to be cited by men. The vast majority of respondents considered that gaining a qualification at Victoria University would have a positive effect on their future lives: 81 per cent on their paid work and career prospects, and 57 per cent on their future incomes. There were no significant differences by gender. Those most likely to think that their study would have positive outcomes for their work prospects were 40-plus students working for Masters degrees, diplomas and certificates.

Barriers to study

Most respondents faced barriers and impediments to their university studies, the most important of which were time constraints from work and family commitments, which while part and parcel of adult life, in combination impinge especially on women (Table 5). However, the importance of time as a barrier decreased with age, especially for those aged 60 or more years, and was mentioned by only 39 per cent of full-time students, as against 85 per cent of part-timers. Financial problems and cost in general were also important barriers, mentioned by a quarter of respondents, equally by men and women; and their importance reduced with age. Full-time students were more likely to mention cost than part-timers (33 per cent as against 21 per cent). Third in importance came personal factors, mainly admitted deficiencies in confidence, energy, motivation and study skills. A similar proportion of men and women mentioned such factors, but they affected students over 60 years more than younger people. The older group were no more likely to mention health or disability barriers, or practical problems such as travel and parking. Overall, the 60-plus years group were more satisfied with aspects of their university experience than respondents aged 40–59 years.

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TABLE 5. *Barriers to study by gender*

Barrier or impediment	Male	Female	Total
Time	66	78	74
Cost	24	23	24
Personal: confidence, motivation, skills	24	22	23
Institutional: teaching, admin., courses, assessment, library	20	18	19
Health related: age, energy, health, disability	10	13	12
Lack of support or resources	7	9	8
Travel and parking	7	8	8
Problems at home/family issues	3	7	6

Note: Percentage stating each barrier: multiple answers possible.

Segmentation of older students

The later life students at Victoria University can be divided into four groups, largely on the basis of the differences in gender, age, full-time or part-time status, the subject and level of study, and labour force attachment that have been discussed.

Group 1: Workers studying part-time (46 per cent of respondents)

These were mainly full-time workers, studying vocational courses part-time to assist with their careers. They were over-represented in 'Commerce' and 'Law' and over half were men. This group had the highest proportions of older students working on masters or MA (Applied) degrees, diplomas and certificates. Workers funded their university study mainly through paid work, although one in three had assistance from their employers. The group had high household incomes, and the highest percentage citing time constraints as a barrier to their studies.

Group 2: Full-time students (7 per cent of respondents)

A small but significant group that had been in full-time work throughout their careers but then either left employment completely or went part-time and became full-time students. Like Group 1, over half were men. For one-third, job loss or redundancy was the trigger for study at university. While a career change was the goal for some, the group as a whole put more emphasis on personal development than job-related knowledge. Many members of this group were taking undergraduate courses and had low educational achievement when they began studying at Victoria. So this is largely a 'second chance' group, sometimes prompted by change at work.

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Group 3: Women raising their skills (**31 per cent of respondents**)

This group (97 per cent female) can be characterised as those who had taken time out of their working careers for either full-time or part-time childcare. Most placed seeking knowledge relevant to their paid work ahead of personal development as a motive for study. The group contained a high proportion trained in female-dominated jobs, especially teaching and nursing, and wished to raise their skills or change careers in mid-life. One third of the group said that reduced childcare responsibility was a trigger for their study. Others are currently combining childcare with part-time study. Members of this group are more likely to be working part-time than full-time, which also distinguishes them from Group 1.

Group 4: Retired and the remainder (**16 per cent of respondents**)

The diverse group included respondents who did not easily fit into the other three. It had the highest proportion of respondents aged 50 or more years and includes all who were retired. The retired respondents faced fewer constraints arising from work and family responsibilities. They were able to pursue personal development goals and expressed high levels of satisfaction with their university experience, including relationships with other students. However, their numbers were few and many had gained previous educational qualifications.

Policy implications

How can these findings be related to the concept of 'active ageing' as outlined in the introductory sections? This New Zealand case study shows that a large number of people aged 40 plus years are indeed using university study as a means of increasing work-related skills and furthering their careers. While bearing in mind the important differences based on age, gender and other characteristics, in general the respondents were an advantaged group compared to the corresponding age group in the general population.[2] Nevertheless, their experiences throw light on the links between education and the objectives of 'active ageing' policies. These implications apply at several levels.

Older students who have good financial support could still benefit from policy and organisational changes within educational institutions to counteract their most frequently expressed concerns, about the timing and location of classes, to improve access to library and on-line resources, to introduce more flexible assessment procedures, and on practical matters like parking and longer library loan periods. More

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recognition of the domestic and caring responsibilities of older women students would be especially helpful. Later child-rearing (especially among the higher socio-economic groups) means that many women in their forties and early-fifties still have school-age children. Many therefore require and find it difficult to find after-school care (rather than day-care), and face extra problems during school holidays when they do not coincide with university breaks. Some later life women students are also involved in the care of frail parents or other older people: 4 per cent of the female respondents said that a reduced demand upon them for this type of care triggered their enrolment. Some 40-plus students were finishing degrees started many years previously, often following the realisation that credentials were becoming more important. They often felt that the university was not sufficiently aware of the problems faced by returning older students, especially where knowledge, information technology and university systems have changed radically.

Older students newly arrived at university have a distinctive set of requirements (Group 2). They need more help to orientate to university study, and educators could do more to appreciate their circumstances, help them build on their work experience (which many do not realise is relevant to high-level study), and by de-mystifying the university. Members of this group are often studying full-time and one of their greatest needs is financial support, especially as many have dependants. There are therefore implications for central government policies on student support, specifically student loans and student allowances. This topic is not discussed in detail here (*cf.* Davey 2002). In New Zealand, there is no age limit on student loans and any outstanding debt is written off at death. However, policy discussion in this area is almost exclusively concerned with students at the beginning of their working careers. The survey findings showed that the take-up of loans and allowances among older students is low (except among Group 2), but that some respondents began their tertiary study supported by a training allowance for welfare beneficiaries. Recently this has been cut back, so that it can no longer cover university study. It is difficult to assess how many beneficiaries either had to suspend university work (or have been deterred from entry) because of this policy change. The implications of these changes (and of reduced childcare support) are especially serious for lone parents, mainly women.

The Victoria University study showed that employers already provide assistance to many older students, especially those in Groups 1 and 3, who already have other advantages. Incentives and encouragement for employers to extend financial assistance for further

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education would help a wider range of mid-life workers and all would benefit from other measures to facilitate study, such as special leave and flexible hours. Redundancy and fear of redundancy were important triggers for university study in the 40-plus age group. Many people were concerned that their colleagues were more highly educated than themselves and saw gaining a further qualification as 'insurance' against losing their jobs. In follow-up interviews with people who had been made redundant, it was learnt that counselling, where offered, rarely mentioned the option of further study. Through industrial relations legislation, or by non-statutory means, employers could be encouraged to take responsibility for ensuring that workers are made aware of opportunities to acquire further training and qualifications when restructuring takes place. The labour force certification policies of central government and professional organisations also influence educational participation in mid and later life. Many older students were at university because their study was compulsory, especially among teachers (of 'special needs' children), nurses and social workers. Teachers in New Zealand polytechnics are also being required to complete post-graduate degrees as their institutions are upgraded.

Conclusions: prospects and challenges for 'active ageing' policies

This research suggests that there are mixed prospects for the use of education as part of an 'active ageing' approach. Firstly, I review some challenges. The 'education-work-retirement' life course model, and the view that education is only for those aged under 25 years, is deeply entrenched in government policies and the public's perception and may be difficult to change. Funding policies presently create barriers for older people (as among Groups 2 and 4). The administrative systems of many academic institutions are not well attuned to the needs of older students. Moreover, although some employers assist workers to improve their education in mid and later life, others see little advantage in enabling their employees to engage in study, or they require it to be narrowly job-related.

The growth of 'credentialism' whereby more and more qualifications are required (either explicitly or informally) to secure, retain or make progress in jobs is encouraging the pursuit of education in mid and later life (Rachal 1989; Britton and Baxter 1999). A lack of formal qualifications is a trap for older workers, many of whom trained on-the-job (for example, as apprentices or in the armed forces). Many therefore feel it necessary to invest in further qualifications to improve

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their prospects in a changing job market. As mentioned above, sometimes qualifications have been made compulsory for job retention. There is however a danger that compulsory education participation may be resented. Credential proliferation may be raising requirements to unrealistic and unnecessary levels.

Individuals may need more encouragement and support than is presently available to return to a regime of study which will produce heavy demands on their family and recreational time, in addition to financial pressure. Some are reluctant to shift away from long-term specialisation even if this opens up new employment opportunities. And given threats of unemployment and redundancy, those occupying secure jobs may not wish to divert their energies into study, unless the benefits are very clear.

Despite their numerical dominance among older people in education, women still encounter inequalities based on gender, especially the expectation that they will undertake both paid and unpaid work. Current patterns of participation in education by older people are strongly related to socio-economic status. 'Active ageing' policies must incorporate equity and social justice objectives, as envisaged in the lifelong education movement, to ensure that encouraging education in mid and later life does not simply deepen social inequalities.

Nevertheless on balance the outlook for the acceptance and success of 'active ageing' policies appears positive. The broader workforce implications can also be considered. There is now widespread agreement by governments and supra-governmental bodies throughout the developed world that we need a flexible workforce, capable of learning and adaptation. Considerable support has been expressed for lifelong education initiatives, both in relation to prolonging workforce involvement and in retirement. These beliefs are encouraged by the persistence of unemployment in some sectors and in some regions, even though, at the same time, skill shortages have emerged. Some employers also have recognised that continued education and retraining is a necessity and that premature retirement is a waste of human resources. The survey results show that older students at Victoria are using university-level study to acquire new knowledge for work, to prolong and change career paths, and to gain qualifications which they hope will give them an advantage in the job market.

'Active ageing' can be seen as an element of the promotion of an 'active society' and 'active citizenship' which embodies the concepts of self-reliance, mutual obligation and social responsibility (Walters 1997). People moving into mid and later life in the future are likely to experience much lower levels of government support through welfare

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state policies, and are likely to accept not only longer working lives but also greater financial independence in retirement. Over time, such cohort-specific factors will probably increase educational participation in mid and later life.

Women now expect, and are expected, to participate in paid work throughout their lives. Their career opportunities are becoming less confined to the traditional female work areas, and fewer will have experienced long periods in unpaid caring work. There will be fewer 'second chancers' and early school leavers (Group 2 people) moving through the system. People now in their fifties and sixties completed their initial education when unskilled jobs were easily available and tertiary education much less accessible than today. The most recent cohorts (including the younger respondents in this study, especially in Groups 1 and 3) have higher educational levels (and information technology skills) and much more widespread experience of higher education.

NOTES

1 The drop in full-time male labour force participation in New Zealand slowed between 1991 and 1996, as the economy picked up. Participation by men and women aged 60–64 years grew over this period, partly for the same reason and following the increase in the age of eligibility for both sexes for New Zealand Superannuation from 60 years to 65 years by 2001.

2 Differences based on ethnicity were examined in the study, but are not reported here.

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Address for correspondence:
New Zealand Institute for Research on Ageing, School of Social and Cultural Studies, Victoria University of Wellington, Box 600, Wellington, New Zealand.
e-mail: Judith.Davey@vuw.ac.nz

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