

OLDER ADULT LEARNING IN MALTA: TOWARD A POLICY AGENDA

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Abstract – *Late-life learning is no longer an exotic terrain within the field of adult education. Older adults are not only participating in lifelong learning avenues in increasing numbers, but recent decades also witnessed the emergence of learning opportunities targeting specifically older cohorts. In Malta, the government not only communicates its support to late-life learning, but also put forward age-friendly policies that facilitate the inclusion of older adults in learning programmes. This paper conducts a critical overview of the Maltese experience in older adult learning, analysing both its guiding rationale and participation rates. It notes that late-life learning in Malta occurs in the absence of a national policy framework that directs and supports the efforts of formal and non-formal bodies in providing learning opportunities for older persons. The paper also proposes an agenda for the late-life learning based on the values of social justice, social levelling and social cohesion.*

Introduction

The provision of learning opportunities for older adults now holds centre stage in intergovernmental and national policies on lifelong learning¹. The Republic of Malta, as signatory to the United Nations' *Madrid International Plan of Action on Ageing* (United Nations [UN], 2002) and member state of the European Union (EU) which targets to become the most dynamic knowledge-based economy in the world (European Commission [EC], 1995), frequently communicates its support to the inclusion of older adults in learning programmes². To this effect, the higher education sector includes a maturity clause which exempts older adults from presenting the necessary qualifications. The University of Malta, which is funded mainly by the Maltese government, coordinates the local network of the University of the Third Age, and pays for the rent of the premises and lecturing/ coordinating fees. Community day-centres run by the state also organise elder-learning sessions on a variety of social and health issues. In this sense, the present and future prospects for late-life learning in Malta are bright and encouraging. However, research in older adult learning needs to go beyond a superficial descriptive analysis, and instead must judge the extent that ongoing policies are 'no more than seductive rhetoric disguising a utopian view of how active ageing might, in theory, be interpreted and operationalized' (Withnall, 2009, p. 13).

Embracing such a vision, this paper conducts a critical overview of the Maltese experience in lifelong learning in later life, analysing both its guiding rationale and participation rates. The first part focuses upon that interface between later life and learning as it arises in the Maltese setting. At this point, the paper forwards a methodology section which informs the readers of the research design and methods of inquiry followed in this study. The third part surveys the policy directions propelling late-life learning in Malta, following which the paper presents the plethora of local learning opportunities for, and participation in, late-life learning. The fifth section conducts a critical discussion of the opportunities for late-life learning in Malta, noting how the field ignores the structural issues that affect older persons' ability to participate in learning activities. Finally, the paper will propose an agenda for the late-life learning based on the values of social justice, social levelling and social cohesion.

Older persons and learning in Malta

The last century witnessed unprecedented demographic changes to the extent that it has been termed as the 'age of ageing'. As a result of declining fertility and mortality levels, all countries throughout the world registered an improvement of life expectancy at birth, and subsequently, a growth in the number of older persons. Malta was no exception and has evolved out of a traditional pyramidal shape to an even-shaped block distribution of equal numbers at each age cohort except at the top (see Table 1). Whilst in 1985 the 60+ and 75+ cohorts measured 14.3% and 3.8%, in 2008 these figures reached 21.4% and 6.1% respectively (Central Office of Statistics, 1987; NSO, 2009a). This occurred as the birth rate declined to 1.3 per family, while the expectation of life at birth for men/women increased from 70.8/76.0 years in 1985 to 77.7/81.4 years in 2005 (NSO, 2007). Population projections estimate that in the year 2025 the percentage of older persons aged 60 and over will rise to 26.5% (NSO, 2009a). Similar to international statistics, women are over-represented in older cohorts, with the masculinity ratio for age cohorts in the 80-84, 85-89 and 90+ age brackets reaching 63.0, 57.1, and 48.0 respectively. Hence, single families headed by older females (especially widows) predominate, with older women being more frequent users than older men of health and social care services (Formosa, 2009a).

In 2007, households comprising two adults aged 60 or over with no resident children held an average disposable income of €14,051, compared to a national average of €16,085 and €21,745 for households without and with dependent children respectively (NSO, 2009b). However, 20% of the 60+ cohort are currently situated below the 'at-risk-of-poverty' line (NSO, 2009c). The number of employed older persons is relatively low as only 10% and 1% of the 55-64 and 65+ cohorts were gainfully occupied in 2009 (respectively) (NSO, 2010).

TABLE 1: *Maltese population by sex (2008)*

Age	Men	Women	Total	% of Population
Total	196,280	199,192	395,482	100
0-19	46,548	44,213	90,761	22.9
20-59	112,055	107,885	219,950	55.7
60+	37,677	47,094	84,771	21.4
60-74	28,359	31,784	60,143	15.2
75+	9,318	15,310	24,628	6.1
60-64	14,083	14,711	28,794	7.3
65-69	7,344	8,470	15,814	4.0
70-74	6,932	8,603	15,535	3.9
75-79	4,602	7,042	11,644	2.9
80-84	2,917	4,736	7,653	1.9
85-89	1,390	2,520	3,910	1.0
90+	409	1,102	1,421	0.4

Source: NSO (2009a)

The last Census reported a negative correlation between age and educational status (NSO, 2007) (see Table 2). As much as 65% of persons in the 60+ cohort has a primary level of education or less, with 80% holding no educational qualifications. Some 17% of persons aged 60+ are illiterate (NSO, 2007). Although Census data is not broken down by gender, research has found older women to hold a worse educational status compared to men (Formosa, 2000, 2005). However, as a result of the implementation of educational policies earlier this century – especially the Compulsory Education Ordinance in 1946 which raised compulsory school to the age of fourteen – older cohorts boast a better educational record than the preceding ones (Formosa, forthcoming). This means that in the coming two decades the educational disparity between older and younger cohorts will be more equitable.

TABLE 2: Total Maltese population by age and educational status (2005)

Educational Attainment	60-79	80+	Percentage of 60+
No schooling	4,587	2,294	8.9
Pre-primary (Kindergarten)	740	515	1.6
Primary	36,755	6,076	55.3
Secondary	16,195	2,275	23.9
Post-secondary	3,260	378	4.7
Tertiary	3,905	454	5.6
Total	65,442	11,992	100

Educational Qualification	60-79	80+	Percentage of 60+
No qualifications	51,780	10,374	80.3
Ordinary levels	4,801	505	6.7
Intermediate levels	362	76	0.6
Advanced levels	909	147	1.4
Non-university Certificate/Diploma	3,685	436	5.3
University Diploma	550	66	0.8
First degree	628	69	0.9
Professional qualification	1,471	171	2.1
Degree & Professional qualification	453	53	0.7
Postgraduate diploma/certificate	291	27	0.4
Masters	276	21	0.4
Doctorate	236	47	0.4
Total	65,442	11,992	100

Source: NSO (2007)

Methodology

The research directing this paper included two key objectives – namely, the analysis of the policies on late-life learning in Malta, and secondly, the uncovering and examination of participation rates and patterns of older adult learning. I attempted to achieve such objectives through the ‘case study’ research design. Definitions of case studies vary but, in essence, all promote the notion that the researcher aims at knowing a single entity or phenomenon – that is, the case – through the collection of data through various procedures (Stake, 1995). As the case study is an autonomous research strategy that can actually accommodate different paradigms and methods (Burton, 2000), this research followed the critical paradigm as that ‘process of inquiry that goes beyond surface illusions to uncover the real structures in the material world in order to help people change conditions and build a better world for themselves’ (Neuman, 2002, p. 76).

Research methodology included three phases. First, an exploratory phase visiting lifelong learning venues and settings in which older persons participate – such as day-care centres, residential settings, village squares, etc. – as well as meeting ‘experts’ in lifelong learning and social gerontology to attain a tentative impression of late-life learning patterns. Secondly, an extensive research phase during which European and local policy guidelines on lifelong learning were analysed, and coordinators of adult and continuing education centres contacted to request information on local participation rates and patterns of older adult learning. The final phase consisted in the analysis of data and writing of the article. Data was analysed following Glaser & Strauss’s (1967) grounded-theory approach which advises to assign codes, annotations, and memos to data arising from observations, conversations, and interviews.

Policy and older adult learning

The Maltese government has published no national policy on lifelong learning, and adult education is covered in a limited manner by the Education Act. In 2002, the Ministry of Education set up a steering committee to prepare a policy document on lifelong learning but to-date this objective has remained unfulfilled. However, as signatory to the United Nations’ *Madrid International Plan of Action in Ageing* (MIPAA) (UN, 2002), Malta has vouched to implement strategies that catalyse the inclusion of older adults in lifelong learning. The MIPAA advocated an equality of opportunity throughout life with respect to continuing education and vocational guidance/training. It called on governments to:

- 'encourage and promote literacy, numeracy and technological skills training for older persons and the ageing workforce...
- implement policies that promote access to training and retraining for older workers...
- develop and disseminate user-friendly information to assist older persons to respond effectively to the technological demands of everyday life...
- encourage further research to better determine the relationship between training and productivity...and education of older persons...' (UN, 2002, p. 16)

Malta is a member state of the European Union (EU) and is hence obliged to adhere to the conclusions reached at the European Council held in Lisbon and the European Commissions' Communications on lifelong learning (EC, 2000, 2006). The EU defines lifelong learning as 'all learning activity throughout life, with the aim of improving knowledge, skills and competencies within a personal, civic, social, and/or employment-related perspective' (EC, 2001, p. 9). As far as late-life learning is concerned, the first policy document to mention 'senior citizens' and 'ageing' was published in 2006. Under the subheading of 'active ageing', the EU advocated its Member States to ensure:

- 'a longer working life, there is a need for up-skilling and increasing lifelong learning opportunities for older workers...in order to keep older workers employable, investment is needed throughout the life cycle and should be supported by government, professional bodies and sectors. Special attention should be given to those entering their mid career...
- an expansion of learning provision for retired people...Learning should be an integral part of this new phase in their lives...the Commission invite[s] universities to be more open to providing courses for students at a later stage of their life...' (EC, 2006, pp. 8-9)

While it is positive to note the emphasis on the need to provide learning opportunities for older cohorts, regretfully both the above policy documents are more driven to espousing the 'human capital' and 'vocational' values of late-life learning than its 'humanist' potential. The UN and EU visions for older adult learning are unashamedly neo-liberal and economic in their foundation, where the solution to the problem of ageing becomes finding a way for older people to be economically useful. It is assumed that older adults find social value only by becoming part of the pool of surplus labour when, in actual fact, there is little evidence to support the usefulness of a strong human capital theory for older persons (Cole, 2000). An 'economistic' rationale dominates so that late-life learning is not promoted for its possible 'empowering' and 'transcendental' potential, but only as a means to render the post-industrial societies 'competitive in the face of the

transitional and multinational corporations' ability to reap the advantages of economies of scale through the expansion of international capital mobility' (Borg & Mayo, 2006, p. 18). Taking in consideration that productive policies are biased in favour of persons with dominant types and extensive volumes of cultural capital, what the UN and EU offer to late-life learning is a 'model of knowledge economy for some' as opposed to 'a model of a knowledge society for all' (Healy & Slowey, 2006). Despite references to social inclusion and active citizenship, the EU's concern that 'current uncertain economic climate places renewed emphasis and importance on lifelong learning' takes utmost priority (EC, 2001, p. 30). Such a stance mirrors that taken by the International Labour Organisation (ILO) which defined lifelong learning as 'a policy strategy directed towards integrating older persons to a contemporary labour market, to give them necessary education level and adapt the educational system in order to meet the changing economic, social and demographic conditions' (ILO, 2000, p. 15). It is also problematic that the drive to improve the skills of older workers is not concerned with the various abilities needed by the wide range of productive and service sectors, but focuses specifically on those competencies required by the ICT industry.

In sum, EU and UN visions of active ageing is premised on a 'new utopian vision' with no 'humane centre' (Williamson, 1998). This is because the need to help older people stay in paid work is only one priority among others in late-life learning. Other priorities include recognising the diversity of older persons, challenging stereotypes of ageing, maximising participation, maintaining personal independence, and retaining a sense of purpose and meaning. In later life, people reach a stage in personality development where the struggle for money and status is superseded by a search for 'ego integrity' (Erikson, 1963). This refers to a meta-perspective shift as the source of life satisfaction, from a material and rational vision to a cosmic and transcendent one. If older adults are to be educated for new roles and activities, this must be based on an acceptance of the limitations of existentiality and include taking responsibility for the well-being of future generations (Moody, 1990).

Opportunities for older adult learning in Malta

The international context

To-date, there exists limited national analysis of participation rates of older adult learning since most educational statistics, including those by Eurostat, take the age of 65 as a cut-off point. However, the limited available research on participation rates leads to two key inferences. First, that there is a negative correlation between age and levels of participation in most forms of adult

education. One key ‘break’ point is around the age of 18, after which it is estimated that one-third of people do not engage in any forms of structured learning. However, it is the age of 55 that represents the strongest breaking point in adult and continuing education. In the case of the United Kingdom (UK), for example, only 14% of adults aged 55-64, 10% of adults aged 65-74, and as few as 8% of those aged over 75 in 2009 participated in learning activities in 2010 (Aldridge & Tucket, 2010). In Italy, only 1.4% of adults taking part in adult educational opportunities were above the age of 65 in the year 2008 (Principi & Lamura, 2009). On the other side of the Atlantic, Hamil-Luker & Uhlenberg (2002) found that despite the much heralded dawning of a ‘lifelong learning society’ only one fifth of Americans aged in the 66-74 age bracket had any educational experience in 1999. Secondly, statistics point out that the steepest rises in elder-learning were recorded amongst the 66-74 age category, and in non-formal and informal avenues. In the United States, the year 1990 saw 8.4% of the 60-74 age group participate in at least one adult education class but by 1999 this number had increased to 19.9% (Hamil-Luker & Uhlenberg, 2002). Moreover, while participation in formal learning increased from 5.5% in 1991 to 8.6% 1999, the rise of community-provided education was from 4.6% to 11.6% (Hamil-Luker & Uhlenberg, 2002). As regard the UK, while less than 1% of people aged 60+ in 2008 engaged in higher education, some 19% and 11% of persons aged 65-74 and 75+ (respectively) participated in adult learning (Phillipson & Ogg, 2010). The predominance of young-old learners is also the case in programmes catering exclusively to older adults with, for instance, the University of the Third Age in Italy containing only 32.5% of members above the age of 65 (Principi & Lamura, 2009). As the following sub-sections attest, participation rates and patterns of older adult learning in Malta reflect such international blueprints.

Formal learning

Formal leaning avenues are highly structured and hierarchical. Courses are designed by expert-teachers to meet explicit requirements of accrediting bodies. Whilst higher education is responsible for the issuing of undergraduate and postgraduate degrees, the further education sector provides curricula that generally lead to vocational skills and diplomas. In Malta, formal learning avenues open to adults above the age of 16 include the Institute of Tourism Studies (ITS), the Directorate for Lifelong Learning within the Ministry of Education (DFL), the Malta College of Arts, Science and Technology (MCAST), and University of Malta. Table 3 records the number of older adult learners in higher education in Malta.

The presence of older adults in Maltese formal education is to an extent a vibrant one. Older learners approach their learning objectives with extraordinary passion, and although there is a distinct preference for subjects in the arts and humanities, the range of subjects followed is remarkable. The upward trend in participation is impressive when considering that just half a decade ago no ITS students were over 60, and that the older student body at Directorate for Lifelong Learning and University of Malta consisted of just 119 and 18 students respectively (NSO, 2005). Yet, at the same time, the situation is highly inadequate. Only 2% of Maltese older adults aged 60 and over participate in formal learning avenues. It is also disquieting that older learners in these formal institutions constitute very low percentages of the total student population: University of Malta (0.6%), MCAST (0.8%), and ITS (0.8%). One relative exception is the Directorate for Lifelong Learning where students aged 60+ constitute 22% of the total student body. The Directorate for Lifelong Learning has been organising day and evening courses for learners from the age of 16 upward for a considerable number of years. It offers over a hundred different courses, mostly in the evening, that cover academic, technical, craft, leisure, information technology, and aesthetic subjects.

The reasons for the low participation of older adults in formal education are various. Many retirees left school at a relatively early age largely due to socio-economic imperatives, lack of opportunity to pursue education beyond the basic levels, and especially in the case of women, cultural mores that envisioned the role of women as one of domesticity. Such experience is unlikely to engender an avid desire to pursue further formal study later in life, and many even developed a phobia toward learning:

I applied with immense trepidation. My parents thought that school was a waste of time for girls, and when my parents were reluctant to buy me some books I needed, my teacher advised them to keep me at home. I was ten years old...I am very apprehensive of the whole learning experience. I needed, and still need, a lot of encouragement to attend classes. I love listening to lectures, reading books, and even writing essays, but remembering that I will be assessed gives me the jitters. (Undergraduate theology student, 67 years old)

Another barrier is that higher and further education institutions are not passionate about late-life learning and opening their doors to older learners. Older adult learning does not bring in grants or offer much career training paths in vocational centres. It tends to be ignored and not be given any priority in marketing exercises. Educational and gerontological institutions alike are quick to accept uncritically the 'failure' and 'medicalized' models of lifelong development where older adults are casted as passive

TABLE 3: Older adults (60+) in higher and further learning in Malta (academic year 2009/2010)

University of Malta		
Course	Students	Students
Centre for Labour Studies	2	16
European Documentation and Research Centre	1	1
Faculty of Arts	30	1
Faculty of Economics, Management & Accountancy	1	1
Faculty of Education	2	3
Faculty of Laws	4	62
Malta College of Arts, Science and Technology		
Institute of Agribusiness	6	3
Institute of Art and Design	21	5
Institute of Business and Commerce	1	38
Institute of ICT	4	78
Institute of Tourism Studies		
Food hygiene course	2	2
Basic German for the hospitality industry	2	1
Pastry and baking intermediate theory and practice	2	9
Directorate for Lifelong Learning (Ministry for Education, Culture and Youth)		
School of Art (Gozo)	284	54
Sequence and line dancing	181	51
Lace making	179	50
Ballroom dancing	116	49
Computer awareness	105	49
Thread filigree	100	36
Keep-fit females	76	31
Monastery work	55	552
		1968
		Total
		2117

Source: Personal communication with respective authorities

‘clients’ and ‘patients’ rather than learners. The result is a lack of serious interest in older adult learning in favour of research enterprises that seek to legitimise higher education norms as solely as a career-training enterprise linked to social and health welfare reforms. However, one success story is found within the course ‘Teaching older adults’ as part of the course leading to a Masters in Adult Education (University of Malta) which was opened to the public. Four older adults read the course with other students, and in each session were key players to the contribution and sharing of knowledge relating to the field of educational gerontology. It is hoped that more opportunities are provided to older adults to participate in higher and further education. The founding of a Senior Studies Programme, as is found in other universities abroad, is surely a step in the right direction.

Non-formal learning

Non-formal learning consists of structured events organised by local authorities and the voluntary sector that offer learning programmes ranging from creative to educational to informational. Programmes organised by local authorities are popular with older adults who do not want the pressure of credit courses but who still value the expert-teacher as a source of knowledge. The voluntary sector is the essence of learning by doing, as well as seeking and providing educational opportunities through their particular ethos. In Malta, local authorities involved in the provision of adult learning opportunities include the local councils, and the Employment and Training Corporation (ETC).

Late-life learning ranks low on the agenda of local councils. Out of a total of 68 local councils, only two localities – Mqabba and Mgarr – claimed to provide learning courses in which adults above the age of 60 participated in. While in the former locality five participants took part in Basic English and Maltese language courses, the latter provided lessons to 11 participants in ‘punishment dolls’, ‘knitted beaded dolls’, and ‘dimensia [*sic*] talk’. The remaining local councils replied that either they do not keep a record of the ages of learning participants, or that they do not coordinate any lifelong learning events, or that no participants aged 60+ had ever participated in learning events. This demonstrates that there is little or no coordination of informational, advice, and educational guidance targeted toward older adults at a community level. Few efforts are conducted on behalf of local councils to facilitate self-help groups of older people, in learning, civic and caring roles. This is highly surprising considering that some localities include a high percentage of adults aged 60+ (e.g., Valletta, 30%; Sliema, 34%, Cospicua, 23%; Floriana, 34%) (NSO, 2007). It is also disquieting that the majority of local councils declined to reply to my request for information on organised learning courses and older learners in their respective region. Following

up on these non-responses, it resulted that the human resources employed by the local councils are stretched to the limit on matters relating to structural and building related matters which, ultimately, constitute the core of objective and subjective impact assessments. Accordingly, local councils do not have the staff and skills to tackle the learning needs of older people strategically. When learning organisations are organised priority is awarded to the needs of children, teenagers, and young families. One thus finds various collaborative initiatives between local councils and other governmental or voluntary institutions that result in learning opportunities ranging from parental skills to literacy and numeracy courses but rarely any initiative that targets the learning needs and interests of older adults. One augurs that in the foreseeable future the Local Council Act empowers communities to take on some responsibility for the delivery of social care services where late-life learning is posited as a key priority area.

The responsibility of the ECT is to provide and ensure equitable access to training programmes and employment services that contribute toward the social and economic development of the Maltese community. Regrettably, statistics issued by the ETC group all participants aged 55+ in one group so that data on the 60+ age band is not available. The ETC's annual report for 2009 claimed the number of persons above the age of 55 to participate in educational courses were as follows: 'employment aid programmes' (15 – 4% of total students), 'bridging the gap scheme' (1 – 1% of total), 'work trial scheme' (2 – 2% of total), and 'mainstream courses' (662 – 10% of total). As the case in formal education, the ETC orientates its training toward the needs of young and middle-aged adults, and fails to provide 'third age' career guidance and upskilling courses that target specifically the needs of older workers:

The factory I worked at closed down. We were advised to contact the ETC. I did so but it was for nothing. I was 59 years old at that time and was told in certain terms that it was best if I waited a few more months when I would be eligible for the state pension. They did not understand that I wanted to work well beyond my retirement age. I found all doors closed and feel to this very day that I was not taken seriously. My feeling is that they perceived me as a nuisance rather than an unemployed worker. (Older student at DLF, 60 years old)

The voluntary sector in Malta, as is the case everywhere, consists of a large plethora of unrelated and unconnected bodies. It thus proved impossible to arrive at the total number of older participants and types of learning opportunities present. Nevertheless, it is within the voluntary sector where the largest majority of older learners is situated and which holds most benefits for participants. Many older adults provided vivid testimonies of the benefits that learning brings as they

emphasised their appreciation of learning for its own sake, their satisfaction of creativity, and the sociable enjoyment of group activities:

I discovered abilities that I never knew I had. I now feel fulfilled. When learning I feel alive...I suffer from arthritis and bad back pain. Attending the University of the Third Age helps me to overcome my pain, mentally at least. The joys of learning helps me to forget my physical ailments...When my husband died I needed a new lease of life. Learning how to sew and knit gave me what I needed...Learning gave me confidence and more self-esteem. I no longer feel the old man on the block. (Various participants)

Voluntary bodies have limited income and depend for survival on volunteers, so that those contacted claimed that it was not possible for them to keep up a database of information on either the activities and or age of participants. Although the different organisations in the voluntary sector invest much energy in the promotion of activities that promote their respective ethos, a lack of human and financial resources, as well as knowledgeable staff on adult and late-life learning, means that few specific opportunities for older learners are organised. On the positive side, older adults tend to form the majority of a good number of available learning courses such as, for example, ‘Culture’ which includes seven informative outings (organised twice yearly by the Academy for the Development of Democratic Environment) and ‘EduCafe’ (organised monthly by the Fundazzjoni Reggie Miller) in which various professionals from the social, legal, and medical fields conduct informative sessions in a popular cafeteria. The University of the Third Age (UTA) in Malta is the only local voluntary institution that caters solely to the learning interests of older adults and which keeps a meticulous record of its membership. This is possible because, as already accentuated to, the Government of Malta pays the rent of its premises as well as for the fees of lectures and a full-time coordinator. Membership can be easily acquired by those who have passed their 60th birthday and willing to pay a nominal fee of €12. During the academic years 2007/2008, 2008/2009, and 2009/2010 members numbered 626 (164 men, 472 women), 523 (148 men, 375 women), and 643 (198 men, 445 women) respectively (NSO, 2009c).

As discussed elsewhere (Formosa, 2000, 2007, forthcoming), despite its positive functions, the local UTA is far from an example of democratic learning as its practice is highly biased in favour of the needs of middle-class urban older persons. Only one member among the 2005/2006 student body listed her past work as an elementary occupation, with a significant number of members – 209 or 29% – having held professional roles (NSO, 2006a). More recent statistics preclude the past occupational status of members but one finds that a majority of members lived in the Northern and Southern Harbour Regions (51% and 15% respectively) where the UTA

premises are located (NSO, 2009c). A final concern related to non-formal learning in later life is the relative absence of pre-retirement planning. Pre-retirement education is the exception rather than the rule, and where it occurs, participants also complain of the didactic and authoritarian style of most presentations which imbued them with some level of concern and anxiety rather than a positive view of retirement as a catalyst for successful ageing (Formosa, forthcoming).

Informal learning

Informal learning refers to day-to-day incidental learning where people are not necessarily aware of the ongoing learning processes. Informal learning occurs in a wide range of locations ranging from libraries to dance clubs, generally through self-directed strategies where learning typically begins with a question, a problem, a need to know, or a curiosity. The sparse literature on older adult learning in Malta places emphasis on non-formal learning experiences, and to-date, there has been no discussion of the informal practices. The fact that national statistics on cultural activities (ranging from dance classes, membership in band clubs, participation in local council activities) put adults aged 25 and above in one age bracket (NSO, 2006b) – and that no data is available on the frequency of older persons in visiting museums, theatres, cinemas, exhibitions, and art galleries, or who follow television and radio programmes for learning purposes – precludes an age-relevant insight on informal learning. Learning within the family, church and workplace, as well as intergenerational learning, constitute other lacunae in local research. Yet, a number of secondary sources do throw light on some aspects of informal learning in later life. One key avenue is travel, a practice that has become more popular with older persons in recent years. The National Statistics Office reported that in 2007, 35.7% and 15.2% of persons aged in the 55-64 and 65+ age brackets respectively spent at least one night on a holiday abroad (NSO, 2009c). The average number of nights spent when holidaying abroad by these age groups were 8 and 9.5 nights respectively (NSO, 2009c). The connections between travel and learning are widely recognised by older adults, and study/travel trips will surely become lucrative business in the nearby future:

Our hobby is travelling. But 'hobby' is not the best word to describe it because we do not travel for sun and sea escapes. We indulge in 'travel' because it opens one's mind, you learn so many things. Last summer we went to Italy. It was my third trip to Florence but you always discover something new in museums. The same can be said of the Louvre. I visited it two times and wish to visit again...Every country can stimulate your mental faculties, not just Italy and England, but even countries such as Slovakia, Tunisia, and Cyprus. (Older adult, 80 years old)

Volunteerism is another important course of informal learning, with national statistics reporting that the number of volunteers aged 65+ in non-governmental offices increased from 17,411 to 34,341 in the 2006-2007 period. The potential of hobbies as a source of informal learning is not be underestimated (NSO, 2009c). In the same period, popular pastimes amongst the 65+ included reading, gardening, sewing/knitting, travel, home decoration, crafts/collectibles, arts/crafts, singing/acting/dancing, internet, playing a musical instrument, model-building, and photography – in that respective order (NSO, 2009c). As far as book-reading is concerned, it is disappointing that the National Public Library holds no data on the age of members and operates within an absence of official guidelines focusing on age-friendly strategies for increasing library use among older persons. Finally, although persons aged 55+ are the least users of computer and internet technology, the rate at which they are achieving computer literacy and connecting to the internet surpasses that by middle-aged cohorts (NSO, 2005). This implies that informal learning through online surfing is becoming increasingly prevalent among older adults.

Discussion

As Malta lacks a national policy for lifelong learning, late-life learning arises as the responsibility of various state ministries which provide a range of opportunities for older learners that are anything but well-coordinated. The result is that the range of available opportunities for late-life learning are neither easily accessible nor clearly formulated. The manner in which older adult learning is planned and implemented fails in providing attention to learning as a means to strengthen communities and aid citizens maintain a sense of purpose. Rather than emphasising the ways in which learning helps older people explore and develop interests and skills, improve their understanding of themselves, and create social networks that provide meaning and support, the government's approach includes a skewing toward learning for employment purposes. The lack of a national framework for late-life learning also increases the risk of duplication of effort, inconsistent approaches as regard quality and access, and an excess emphasis on productive ageing and health literacy. A framework for late-life learning is a pre-requisite to good practice as it has the potential to admit to needs of older persons, such as loneliness and reading difficulties, which learning can help with (McNair, 2009). Moreover, older adults may not perceive or fully understand their learning needs, while governments have objectives like improving cohesion, or health, which people can be persuaded to follow, but will not ask for (McNair, 2009).

The lack of seriousness by local councils toward adult and late-life learning is another issue. In general, the contributions of local councils were found to be heavily concentrated on the upkeep and maintenance of structural amenities, collection of waste and road cleaning, and assisting citizens by providing information relating to consumer affairs, transport, tax, and social services. However, local councils also have a responsibility toward public attitudes concerning social cohesion, civic engagement, volunteerism, satisfaction with home and neighbourhood, independent living, and biopsychosocial well-being. Although lifelong learning can help with all of these, local councils have yet to formulate proper strategies on ageing and late-life learning. Admittedly, the decision of central government to concentrate resources on vocational courses leading to increasing productivity in the labour market means that funding for 'humanistic' kinds of learning is limited. Local councils are generally devoid of advisors that help them address the needs of their senior citizens. Community day-care centres are coordinated with staff which lack training on the transcendental interests of older members, with daily activities rarely extending beyond popular bingo sessions and health-related messages by paramedical officers. As a result, local councils are failing to secure a broad range of community learning initiatives that may range from age-friendly library services (such as large-print books on subjects that interest older adults, distribution of reading aids, and mobile delivery of books), to matching young volunteers with housebound older persons for the exchanging of ICT skills and local history accounts, to providing financial literacy courses focusing on the handling of money, insurance and mortgages, and managing a budget.

Another problematic issue is the fact that the available provision of learning opportunities has failed in meeting the key priorities of social levelling, social cohesion and social justice. First, confirming other local and international research (e.g., Swindell, 1990; Formosa, 2000), there lies a positive correlation between middle-class background and participation. It is true that most learning opportunities are either free or demand only a nominal fee, and require no academic qualifications. Yet, the way most provision for late-life learning is organised – especially with respect to subject content and teaching styles – typifies a strong middle-class bias. The emphasis on liberal arts subjects, delivered by experts, means that (well-educated) middle-class elders perceive late-life learning as an opportunity to go back to an arena in which they feel confident and self-assured of its outcome and development. The working-class community, on the other hand, generally has limited schooling experience and a life history characterised by poverty and social exclusion, so that it enters later life permeated with a habitus of 'necessity' (Bourdieu, 1984). The University of the Third Age is a clear case in point, with many working-class persons feeling highly

apprehensive and reluctant to join an organisation with such a heavy ‘class’ baggage in its title. Perceiving the theatrics of high-brow learning as alien to their identity formation and lifelong interests, most working-class elders prefer to pass their retirement in other leisure pursuits which demand a ‘practical’ rather than a ‘scholarly’ kind of knowledge.

As such, the provision of late-life learning runs the risk of functioning as an essential political activity, forming part of a large macrocosm of symbolic institutions that reproduce existing power relations. Secondly, many an adult educational vision has been criticised for its in-built gender bias (e.g., Jackson, 2003; Daniels, 2010). Late-life learning in Malta is no exception. Programme planners – who tend to be men – treat older learners as a homogenous population, and overlook how older women have limited schooling experience and workplace training, rarely enjoy an occupational pension, and form part of the army of informal carers who support sick and disabled relatives. Late-life learning in Malta remains oblivious to the unique learning needs of older women (e.g., financial literacy and informal care) and to the inimitable ‘situational’ barriers (e.g., domestic and caring responsibilities, not holding a driving license) precluding them from participation in learning activities. One also notices a ‘masculinist’ attitude as the available courses generally worked to embed older women learners in traditional gender roles and expectations rather than working toward increased general social levelling among the sexes. However, even older men were also found to be somewhat left out in the cold. One key issue in older adult learning is the low percentage of male participants, with many assuming that older men are not interested or motivated to join. Available provision viewed older men as a homogenous group of confident individuals with promising educational and occupation experiences when, in reality, older men are categorised by a diversity of beliefs, values, and resources. For instance, no space is given to learning activities focusing on environmental issues, mathematics, and do-it-yourself work, which are generally of utmost interest to older men.

Other lacunae concern pre-retirement education, intergenerational learning, and informal care. Although at the end of the 1990s the government pledged to increase its funding toward preparing older workers for the third age, there remains a lack of attention on this issue, and there is yet no consensus on which body is responsible to plan and finance pre-retirement education. Presently, pre-retirement education is short and available only to a small proportion of people who work mainly for the public sector or large corporations. Full-time housewives or in part-time employment, the self-employed, and workers in small industries are expected to prepare for their transition to retirement on their own initiative. Available pre-retirement planning emphasise the need for retirees to have ‘varied interests’ and ‘keeping mentally active’ – rather than focusing on the emotional

issues of retirement that range from personal (e.g., self-awareness and self-regulation) to the social (e.g., empathy and networking) – an approach that was criticised by Phillipson & Strang (1983) for its moral undertones. Intergenerational learning is another neglected area, as provision is devoid of a serious attempt to link third and fourth agers with children, teenagers, and adults. The benefits of intergenerational education are well-known. While elders can mentor individuals from the younger generation, they can also learn from the younger generation. Intergenerational contact creates an opportunity for reciprocal learning, as well as improving the everyday memory function of older learners. It is disappointing that older adults have limited opportunities to attend and contribute toward primary, secondary and continuing levels of education. Most attempts in intergenerational learning consisting in school children visiting residential and nursing homes, an event that – especially on its own – may actually function to reinforce the stereotype of older adults as helpless and frail. Sectors responsible for late-life learning must think outside the box and coordinate activities such as book clubs, community work, film screenings, and linking Maltese elders with younger immigrants. Finally, Malta is characterised by a ‘southern model of welfare’ (Matsaganis et al., 2003). This refers to a situation where state provision for community welfare remains marginal so that persons are highly dependent on their families (especially female relatives) to provide them with the care they need (Darmanin, 2006). With respect to later life, this means that a significant percentage of older adults succeed in remaining living in their homes only as a result of extensive informal care-work on behalf of daughters and nieces. It is lamentable that the local provision of late-life learning overlooks the learning needs of this growing sector. There are no learning initiatives that aids relatives to provide better health and social care standards, become more aware of their own role in the community, and empowering them with finding a united voice to ensure that policies address and support their needs. Learning initiatives would help in determining the problems faced by informal carers, evaluating existing services tailored toward the needs of frail older persons, and work toward the establishment of a National Day and Charter for Informal Carers that would strengthen both family resources and the motivation to continue caring for older persons.

An agenda for the future

Malta must work toward ensuring that access to learning throughout the life course is perceived as a human right, while strongly guaranteeing adequate learning opportunities in later life becomes a central objective in government policy. There is no doubt that as the time that people in a relatively healthy and

independent later life increases, we need a public policy which looks at late-life learning beyond just a resource for employment and extending working life. The following broad priorities emerge from the results and discussion reviewed in this paper:

- *National policy framework.* There is a need for a national policy framework on lifelong learning that includes a sound emphasis on later life. This framework must be guided by a rationale that reinstates lifelong learning in the (pre-Third Way) values of social levelling, social cohesion, and social justice (Faure, 1972). Only so will it become possible for late-life learning to prioritise the ‘democratic-citizen’ over the ‘future worker-citizen’ as the prime asset of post-industrial societies (Lister, 2003). The framework must also describe what kinds of learning opportunities any older adult can reasonably expect in Malta, while setting and monitoring targets for participation.
- *Local authorities.* In meeting their responsibility toward the welfare and well-being of their communities, local councils must lobby the central government to be awarded an explicit role and responsibility in the planning, coordination and financing of age-related services including adult and late-life learning. In partnership with third sector agencies and formal education providers, local councils must take the role of learning hubs that bring all the ‘providers (public, private, and voluntary together) together, to coordinate resources, consult older people (current and potential learners), and promote learning among older people’ (McNair, 2009, p. 17).
- *Widening participation.* Responding to older adults that remain educationally and socially disadvantaged necessitates a ‘widening participation’ agenda. Providers must think out of the box so that late-life learning initiatives attract older adults with working class backgrounds, older men, elders in living in rural regions, and housebound elders. There must be serious attempts in outreach work to facilitate learning opportunities outside formal settings with older adults who could or would not usually participate in traditional formally organised provision. Without doubt, the teaching of ICT and elearning strategies comprise a central priority on a ‘widening participation’ agenda.
- *Higher education.* There is a need for the higher education sector to play a key role in encouraging new types of adult learning through all phases of the life course. In addition to employment-related programmes that support older people moving from full-time employment to various forms of work, higher education must also provide ‘personal development’ programmes which

identify new types of courses and markets among a diverse and segmented post-50s market, and ‘health and social care’ programmes orientated to professionals working with older people that vary from foundation degrees through to modules for continuing professional development (Phillipson & Ogg, 2010).

- *Informal learning.* Learning also takes place outside classrooms through self-directed learning, sometimes in isolation, and at other times with family members and friends through voluntary and social activities. A framework on lifelong learning must advocate those learning aids that facilitate and even initiate informal learning. There is a need for a structure within which older adults gain insight into themselves as learners. Older adults must be aided to learn how they learn, examine multiple ways to learn, and look for ways to plan their future learning more effectively. In practice, this necessitates elder clubs in libraries, and age-friendly functional literacy and elearning support.
- *Productive ageing.* There is a need for learning initiatives for employment, both for those still in or seeking paid work, while latching upon EU-funded programmes whose goal is to get older people back to work. Emphasis must go beyond simply the provision of courses leading to formal qualification, and also include initiatives that update skills and knowledge, and adopt previous experience to new contexts (McNair, 2009). Programmes must be sensitive to the differences between women and men toward remaining in or finding work, as well as respect the choice of those who may still want to embrace a ‘culture of retirement’ even if it means a ‘trade-off’ with a lower standard of living.
- *Pre-retirement education.* The educational system that spends some 18 years, and substantial financial capital, to prepare citizens for the world of work, but simply a couple of afternoons (if lucky) to leave it, is clearly biased against older persons. Society has an obligation toward its citizens to provide them with learning initiative that help them plan for their third and fourth ages. It is noteworthy that a really democratic pre-retirement education is not simply instruction about the formalities surrounding pensions, the drawing of wills, and health. It is one which also includes a discussion of psychological and social strategies that lead older adults to improve their quality of life.
- *Informal care.* Since learning is a human process that covers every aspect of human living, all carers of older persons, both informal and formal, should be involved in elder-learning. Learning initiatives must be made available, free of

charge, to family relatives and volunteers involved in the care of older persons. Such programmes are to focus on the dynamics of sensing the feeling of older persons and perspectives, taking an interest in caring outcomes, empowering older adults' development and strengthening their abilities, cultivating opportunities for diverse people, and anticipating, recognising, and meeting the needs of the person under care.

Conclusion

This research paper has highlighted that despite the strong recognition of the need to embed older adults in lifelong learning, the conceptual and practical implications have been limited. Focusing on the Republic of Malta, it argued that the dominant vision for learning is anything but lifelong, and that older adults are left out in the cold as far as educational policy is concerned. Moreover, there is no doubt that policy documents and action plans dealing with some aspect of late-life learning may be well-intentioned, but ultimately function nothing more than empty rhetoric concealing neo-liberal values. Despite the dedication of the International Year Literacy Year in 1990, there is very little research or policy relating to older persons and literacy. In late modern society, literacy is not simply a vehicle for economic survival but also to acquire the understanding and ability to survive psychologically in a complex and constantly changing world. The penultimate section also provided an attempt to suggest policy directions for a really lifelong and long-life learning. Although the ordinances emerged from empirical research conducted in one particular region – that of Malta – there is no doubt of their relevance to other geographical regions. After all, literature includes an emergent body of literature criticising lifelong learning policies for their 'economist' and 'ageist' biases (e.g., Hake, 2006; Slowey, 2008).

The road toward a successful policy and action plan on lifelong and late-life learning is, of course, not without obstacles. The hegemonical grip of 'Third Way' politics (Giddens, 1998), which celebrate the human capital model of development and individuated lifestyles, has led to an almost absence of philosophical reflection on the empowering potential of late-life learning. Late-life learning must be embedded in a critical value system which seeks to expose 'how relations of power and inequality, (social, cultural, economic), in their myriad forms combinations, and complexities, are manifest and challenged in the formal and informal education...of adults' (Apple, Au & Gandin, 2009, p. 3). As a result, there exists a strong need to engage older adult learning as a form of resistance toward the neo-liberal political ideology that makes successful

ageing contingent on meeting the employment needs of the new knowledge economy. On a more practical level, public resources may be seriously limited which necessitates collaboration with voluntary and third sector resources, and self-organising provision, which may lead to further logistic and organisational difficulties. As McNair (2009) stressed, public resources, especially access to buildings, workshops and equipment which could be used for learning may exist but ultimately be unavailable due to conflicting priorities, unhelpful regulations or a simply lack of awareness of inherent possibilities. The implantation of provision is only half the work as one must ensure that programmes really target the generational habitus of older learners, and remain sustainable and relative to incoming generations. Moreover, quality and accessibility are not to be underestimated since otherwise the overarching rationale underlying the implementation of older adult learning would be forfeited. Such issues are surely not easily resolved but, in the spirit of critical paradigm, there is a real hope if local and global movements collaborate together for social transformation.

Notes

1. There is no commonly agreed definition of 'older' persons, and different people age at very different rates. Herein, the author is thinking of people above the age of 50, which is the beginning of what is generally seen as the 'third age' of life – a period life phase in which there is less employment and child-raising responsibilities to commander time – before a 'fourth age' where morbidity tends to limit activity and people become dependent on others and specialized services for some aspects of daily living. However, for statistical purposes, a cut-off point was determined at age 60 which currently represents the required age to qualify for the statutory state pension in Malta.
2. The Maltese archipelago is made up of three islands: Malta, Gozo and Comino. It is located in the Mediterranean Sea with Sicily 93 km to the north, Africa 288 km to the south, Gibraltar 1,826 km to the west, and Alexandria 1,510 km to the east. Comino is uninhabited, and with Gozo having a population of just 29,904 persons, Malta is the major island of this archipelago state (National Statistics Office [NSO], 2009a). The total population of Malta is 365,568 on a total land area of 315 km², which makes it the most densely populated European Union member state (NSO, 2009a).

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Rethinking policy toward adult ageing. Under circumstances in which the meaning of adult ageing has been perceived to be in flux, particular policy priorities may constitute attempts to re-examine them, giving rise to novel configurations of risk. The capacity of people to make flexible choices in the way they spend time over life — in learning, in work, in leisure and in care-giving. Active ageing reforms are those that remove undesirable constraints on life course flexibility and that strengthen support to citizens. (OECD, 1998: 125). Working toward a new policy agenda. The implications for social policy are considerable. First, increased working life may not be the most adaptive cultural shift provoked by population ageing if it inhibits the discovery of novel age-related roles and contributions.