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DOMESTIC AND INTERNATIONAL PERSPECTIVES ON IMPLEMENTING ALTERNATIVES TO FINANCE LIFELONG EDUCATION

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ABSTRACT

Participation in adult education and training opportunities over the entire life-course is necessary in international and technologically advanced economies. However, there is a dearth of literature on equitable access to lifelong education opportunities, particularly for at-risk and underserved adults in the labor force. Furthermore, opportunities for financing lifelong learning remain minimal for middle- age and older adult populations. The purpose of this research is to explore strategies or alternative models to fund lifelong education with attention to the Individual Learning Account (ILA) schemes. We explore initiatives across four countries– Canada, Sweden, the United Kingdom, and the United States. This research uses a qualitative descriptive approach to compare strategies to financing lifelong education targeting adult learners. Data were collected from key informant interviews (N=14), government documents, and research reports. Two major themes emerged that are common across all key informant interviews and documentation: (1) ILA offers key lessons in informing the creation of effective lifelong learning funding; (2) Low-income and low-skilled adults are often excluded from participation in ILA schemes. The authors' findings move adult education beyond a focus on providers of education to considering additional strategies for financing individual learning.

Keywords: Lifelong learning, funding, financial support, adult education and training

INTRODUCTION

Over the past two decades, countries are slowly adopting more equitable financing of lifelong education. One model that relies on co-financing by either the government or, more rarely, private organizations, has been Individual Learning Accounts (Johnson et al., 2010; OECD, 2004). Individual Learning Accounts (ILAs), also referred to as personal learning accounts, provide opportunities for adult learners to finance educational pursuits throughout their life. The overall goal of the initiative is to make the pursuit of lifelong education more equitably accessible to adult learners of all ages (Council for Adult and Experiential Learning, 2007), even if these pursuits are not tied directly to an economic benefit in their current employment. Individual Learning Accounts were proposed and implemented across multiple countries in the early 2000s but are not widely known or used to provide access to continuing education opportunities. The purpose of this research is to explore alternative models for funding lifelong education across four countries– Canada, Sweden, the United Kingdom (U.K.), and the United States (U.S.). The following questions guided this study: What mechanisms are available to finance lifelong learning/workforce development programs in [*insert country name*]? How are the programs currently funded? Answers to these questions can help policy makers in the adult education field understand how alternative strategies to

finance lifelong learning among middle aged and older adult learners compare across countries.

In young adulthood, funding for continued education beyond a high school level may be provided based on a nationalized system, or costs may be offset in part or in whole by funds disbursed to institutions from local or national governments (Palacios, 2003). For middle-aged and older populations, however, access to funding or financing for continued education is often limited, particularly for continuing education not directly linked to their current employer (Hyde & Phillipson, 2015).

Vocational-related co-financing, where employers and employees contribute to funding educational opportunities, is an option to finance education. Outside of the workplace, government managed co-financing programs may provide less direct assistance, via tax credits or reimbursement programs. However, employer-sponsored tuition refund programs offer financing after the fact, with the expectation that adult learners will self-fund their education or training and be reimbursed later (OECD, 2000). Because these programs may be directly tied to the pursuit of specific credentials in areas of need, or to being in education full-time (OECD, 2000), they are often inequitably accessible to working middle-aged and older adults.

METHODOLOGY

This study used a qualitative descriptive (QD) design to analyze documents and interview key informants to provide an in-depth comparison of ILAs across four countries from the perspectives of those in adult learning leadership roles. Although there is a dearth of literature exploring perspectives on ILAs, we found QD methods to be the best fit as it minimizes the interpretation of analysis where researchers stay close to the data.

Participants

Participants include experts with more than 10 years of experience researching adult learning issues in academic institutions, working in workforce training industries, or serving in leadership roles in non-profit or government organizations focused on adult education. Key informants were recruited by email and snowball sampling methods. A total of 14 key informants from Canada (n=5), Sweden (n=1), the U.K. (n=2), and the U. S. (n=6) participated in one-hour telephone or teleconference interviews. Participants were also asked to provide additional documentation including publications, organization reports, and government documents to support interview data.

RESULTS

Our findings indicate companies and their departments faced challenges with the implementation of ILAs. Our findings from government documents revealed that general difficulties arose in the implementation of ILAs at the company level; while key informant interviews provided a detailed description of challenges regarding ILAs. A key informant reported that ILAs lacked proper management, "The speed with which the Department implemented the scheme resulted in corners being cut. Poor planning and risk management by the Department led to weaknesses in the system which made fraudulent activities possible." In addition, some employers minimized funding offered to make work training accessible to employees (Gautié & Perez, 2012; OECD 2004). For example, employees were offered more choice in the disbursement of their ILA funds. However, some employers

discontinued previously available opportunities for training at work as employees were expected to pay for on-site training from their ILA (Gautié & Perez, 2012; OECD 2004). Additionally, although ILAs were designed to incentivize previously underserved workers to pursue continuing educational opportunities, uptake of ILAs tended to be highest among individuals who had previous access to, and familiarity with, adult education opportunities (Gautié & Perez, 2012).

DISCUSSION

Shifting demographics of the global workforce present a clear need to introduce financial supports that equitably allow an aging workforce to maintain and improve their knowledge base, regardless of financial resources or prior experiences with higher education. Multiple countries attempted to implement ILAs to make lifelong education opportunities more accessible to their workforces. Although there were some successes with these programs as implemented, difficulties in ensuring those who would most benefit from the programs (e.g., low-income and low-skilled) limited the effectiveness of these ILA programs. Despite such programs being targeted at disadvantaged or underserved groups, pilot implementation of ILAs and similar accounts demonstrated that uptake of these programs tends to be higher among the same advantaged groups. Advantaged groups include persons with access to existing adult education and training opportunities, individuals with higher levels of education, and those who have experience with continuing or adult education opportunities.

CONCLUSIONS

Through information retrieved from key informant interviews and supporting documents, this study attempted shed light on alternative approaches to financing lifelong education and to explain the way in which lifelong learning alternatives have been financed and implemented. This work will contribute to both gerontological and adult education literature to fundamentally reshape the way we understand financial support available to middle aged and older adults seeking to pursue lifelong education opportunities. Lastly, this conversation is a call to move adult education beyond a focus on providers of education to considering additional strategies to financing individual learning.

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