

The National Institute of Adult Continuing Education (NIACE) is the national, independent organisation for adult learning in England and Wales. As a registered charity, founded in 1921, NIACE both represents and advances the interests of all adult learners and potential learners – especially those who have benefited least from education and training.

NIACE believes that access to good quality education can enhance quality of life and equip older people to make sense of their life's experiences to date, plan for the future and assess what their skills requirements might be – whether for employability, engaging in community activities, relating to grandchildren and other generations or simply meeting people and having stimulating learning experiences.

NIACE Dysgu Cymru (NDC) conducts work in Wales as the Welsh arm of NIACE supported by the NIACE Dysgu Cymru Management Group, which is elected by NIACE members in Wales. The membership comprises almost all FE colleges, all Local Authorities, most Higher Education Institutions, individuals, Careers Wales, Ufi and other representatives of a range of organisations whose focus is specifically on responding to the needs of adult learners.

We welcome the opportunity to respond to this consultation paper.

Summary

NIACE Welcomes:

- The recognition by Welsh Assembly Government (WAG) of education for and about older people can help to reduce levels of poverty
- The wish to facilitate the interaction of different agencies with older people with the one-stop-shop approach

NIACE Has concerns about:

- that Link-Age could be associated in the minds of older people with acute services and services available to those from disadvantaged sections of the community, rather than the wider one-stop-shop approach.
- The consultation fails to recognize the need for enhanced adult financial literacy.

Comment

NIACE Dysgu Cymru welcomes the consultation document and believes that education for and about older people can help to reduce the level of poverty of older people in Wales which is seen as a key priority for the Welsh Assembly Government (WAG).

The Welsh Assembly Government may wish to consider how the creation of educational opportunities, allied to effective information, advice & guidance strategies might enhance the uptake of benefits and entitlements to improve the income of a high percentage of the poorest older people in Wales.

We applaud the attempt to make it easier for older people to interact with the different agencies by focusing on the needs of older people and that the “one-stop shop” approach, which includes signposting to education will be easier for older people. We also believe that the arrangements for “Alternative Offices” will prove helpful.

We further recognize that WAG and the Department of Work and Pensions (DWP) themselves state that Link-Age in Wales is a “building block” that will require much work in order to fully meet the aims of the Strategy for Older People in Wales.

We urge WAG and DWP to continue to work to fulfill those aims in full. Because of its initial focus, it is possible that Link-Age might be wholly associated in the minds of older people with acute services and services for the more disadvantaged sections of the population, rather than the wider vision of the one-stop shop set out in Chapter 5¹. We urge WAG and DWP to take action to avoid this.

NIACE recommend that in-time information and signposting to education and learning opportunities are included in a fully “joined up” approach and are part of the range of services on offer to older people as they tackle the life changes they face.

NIACE is concerned that the consultation document fails to recognise the need for enhanced adult financial literacy and comprehension. The Older and Bolder project running in England since 1996 has undertaken projects investigating the need and provision for these skills². Older people in particular have seen great changes in the ways in which they need to manage their finances. Banking and other financial services on offer are many and complex, offers of loans and credit cards drop through the letter box daily and different providers of utilities structure payments differently.

The skills necessary to choose wisely are equally complex. Older people who may not have those skills should have the opportunity to gain them in order to make best use of their income. Advice on such issues could be offered as part of a one stop shop approach. Through offering learning opportunities to older people, a more empowering approach is possible. Such an approach would provide a more long term solution and enable greater independence. Alongside assessing other needs front line staff could be trained to identify possible learning needs, from basic skills such as literacy and numeracy or financial understanding through to higher level financial skills. More detailed discussion of the need for better financial knowledge, understanding and skills may be found in NIACE discussion paper *Old Money*³.

The provision of financial education for adults could also help those clients with incomes just too big to trigger benefit support. Good financial capability could help them choose the most appropriate suppliers of services, protect small savings and enable wise choice of capital release scheme if appropriate.

The WAG Strategy for Older People in Wales and the UK Government's Opportunity Age both recognize that older people should be able to continue in employment as long as they wish.

The provision of employment advice and signposting to learning opportunities that might enhance employment for those older people that wish to work, should provide a further strategy to reducing poverty that could easily be linked into the proposed services.

There is evidence that engagement by older people in learning⁴ has health and well being benefits. Recent research has proved that active engagement in learning new things maintains physical health and well being, enhances psychological well being and reduces dependency⁵. A greater recognition of this aspect in the consultation would be welcome.

NIACE Dysgu Cymru would be pleased to continue to work with the Welsh Assembly Government to help secure more and better educational opportunities for more and different older people to help them realise these benefits in further fulfillment of the WAG strategy for older people in Wales.

Contact

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¹ Link-Age in Wales, 2005, DWP and WAG

² *It doesn't Add Up*, NIACE project further information from lois.gladdish@niace.org.uk

³ Carlton, S., Soulsby, J. and Whitelegg, D. 2002, *Old Money, Financial understanding for older adult learners*. NIACE, Leicester

⁴ Opportunity Age – Meeting the challenges of ageing in the 21st century, DWP, March 2005.
Paragraph 3.24

⁵ The Centre for Research into the Wider Benefits of Learning, *Research report 11: Adult education and attitude change*, *Research report 8: The contribution of adult learning to health and social capital*, *Research report 6: Quantitative estimates of the social benefits of learning, 2: Health (depression and obesity)* all available at
<http://www.learningbenefits.net/Publications/ResearchReports.htm>