

# MCYS Survey on the Learning Needs of Seniors in Singapore

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A report describing and explaining the pattern of learning needs, orientations, and actions of Singapore residents (citizens and permanent residents) aged 40 through 74 based on a national survey conducted.

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# CHAPTER 1 INTRODUCTION

## **Learning and seniors: what and why**

It is by now a well-known fact that Singapore, like many other developed countries, has a graying population. This is in itself not a cause for concern to the extent that the elderly persons in our midst are in reasonably good physical, mental, social and financial health, and thereby able to maintain a decent quality of life till the day they pass on.

Indeed, the period after retirement age, defined as 55 years not too long ago, is popularly referred to as the golden years. Unfortunately, the so-called post-retirement years may not display much glitter for some, if they experience chronic illnesses, social isolation, boredom, financial inadequacy, or some combination of these interrelated afflictions.

Clearly, the challenges confronting old age is multi-dimensional. One of the dimensions relates to learning, understood in terms of process, content, and outcome. There is a common tendency to think of learning as narrowly confined to training for higher qualifications or job skills. But learning is much broader than that. It can also be thought of as a social activity or process which not only enables one to exercise one's brain, but also to connect with other people who have time on their hands or who share similar interests. In other words, it can help to address the problem of social isolation even as it keeps one's mind active and agile. Seen in this light, there are excellent reasons to promote life-long learning in general, and older adult learning in particular.

## **Overview of report**

This report provides a snapshot of the state of learning among Singapore citizens and residents aged 40 through 74 in 2008. The questionnaire upon which this report is based covers various aspects of learning: interest, style, motivation, and action. These are primarily treated as the dependent variables. The key demographics—age, gender, ethnicity, income, education, occupation, house-type--constitute the main independent or explanatory variables. The last four demographic variables may be considered as indicators of class. For the purpose of our analysis, the most critical explanatory variable is obviously age or, more specifically, its derivative, age band.

### **Survey fieldwork, sample, and response rate**

The survey fieldwork for this study was carried out from February 16 to April 18, 2008. It was commissioned by the Ministry of Community Development, Youth and Sports (MCYS). SIM University (UniSIM) collaborated with MCYS by providing research assistance to the consultant. Trained Interviewers from ML Research Consultants were engaged to conduct face-to-face interviews for this survey.

The final achieved sample size has 1500 cases. It can be described as a disproportionate random sample, stratified by ethnicity: the Chinese, being the numerical majority, were under-sampled, while the Malays and Indians were over-sampled to ensure sufficient number of cases. The sample used for the analysis was weighted by ethnicity, with some adjustments made for age and gender, to render its profile similar to that of the Singapore population. The response rate achieved is a credible 80 per cent. Several steps were taken to help produce this response rate. With the appropriate weightings, together with the high response rate and the fact that the profile of the non-response cases is somewhat similar to that of the final sample, we are confident that the findings derived are fairly representative of the population of Singapore citizens and permanent residents aged 40 through 74.

### **Structure of report**

This report begins by first adopting a stock taking approach. It presents a situation report, describing the learning needs, orientations, and actions of seniors in Singapore. Following which, the report focuses on how age may explain the pattern of learning needs, orientations, and actions so described. As the analysis centers on age bands, we can get a sense of the learning-related profiles of the different senior age clusters, and in turn a clear indication that seniors do not constitute one big homogeneous category. The report concludes by drawing out some salient policy implications from the findings.

## CHAPTER 2

### PATTERN OF LEARNING NEEDS, ORIENTATIONS, AND ACTIONS

This chapter describes the pattern of learning needs, orientations, and actions of seniors in Singapore. However, strictly speaking, as the age range of the sample is from 40 through 74, it does not make sense to classify all the respondents in this study as seniors. One may plausibly divide the sample into three age bands: 40 to 54, 55 to 64, and 65 to 74. Using a historical perspective, the first age band may be described as “post-Baby Boomers”; the second as “Baby Boomers”, those born during the decade immediately following the end of World War II in 1945; and the third as “Current Seniors”. It is important to bear these age bands in mind whenever we consider the findings on the entire sample.

#### Interest and involvement in Learning

Table 2.1 indicates that slightly more than half of the respondents (52 per cent) are interested in learning, about 10 per cent are neutral, while close to 40 per cent are not interested. In the absence of comparative data or benchmarks, it is difficult to gauge whether or not this extent of interest in learning is high or low. Nevertheless, one could argue that having more than half of older Singapore citizens and permanent residents (henceforth, to be referred to simply as “older Singaporeans” or seniors, unless otherwise specified) is probably a healthy figure. Moreover, while “interest in learning” provides some sense of the state of learning among older Singaporeans, perhaps the more important indicator is that of the extent to which they act on their interest in learning.

**Table 2.1: Interest in Learning (%)**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid				
Very Interested	161	10.7	10.9	10.9
Interested	611	40.7	41.3	52.1
Neither	145	9.7	9.8	62.0
Not Interested	357	23.8	24.1	86.0
Not at all Interested	207	13.8	14.0	100.0
Total	1481	98.7	100.0	
Missing <sup>9</sup>	19	1.3		
Total	1500	100.0		

Table 2.2 shows that a large majority of older Singaporeans (89 per cent) are currently not attending or planning to participate in job or career-related courses in the near future. The proportion of older Singaporeans who are currently involved or planning to be involved in job or career-related courses is about 11 per cent. This is significantly less than the proportion of older Singaporeans indicating that they are interested in learning. The gap between proportion interested and proportion involved in learning is 41 per cent.

Table 2.3 on participation in non-job or career-related courses displays more or less the same pattern as that for job or career-related courses. One may be tempted to add the proportion involved in job or career-related courses and the proportion involved in non-job or career-related courses to arrive at a more impressive figure. A simple cross-tabulation between the two “involved in courses” variables indicate that 92 per cent of those who are not involved in non-job or career-related courses are also not involved in job or career-related courses. Further calculations, however, indicate that 81 per cent of seniors are not involved or planning to be involved in any kind of courses. The good news here is that, if we broaden learning to include both job or career and non-job or career-related courses, the gap between proportion interested and proportion involved probably narrows somewhat to 33 per cent.

**Table 2.2: Currently attending/ Likely to take up job/career related course (%)**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	1332	88.8	88.8	88.8
Yes, likely to take up job/career-related course	104	6.9	6.9	95.8
Yes, currently attending job/career-related course	64	4.2	4.2	100.0
Total	1500	100.0	100.0	

**Table 2.3: Currently attending/ Likely to take up non-job/career related course (%)**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	1326	88.4	88.4	88.4
Yes, likely to take up non-job/career-related course	116	7.7	7.7	96.1

Yes, currently attending non-job/career-related course	63	4.2	4.2	100.0
Total	1500	100.0	100.0	

### Reasons for learning

As emphasized earlier, learning does not have to be confined to job or career-related courses. Table 2.4 indicates that personal growth, development, or effectiveness seem to rank higher as reasons for learning than that of job or career advancement. This is in itself not a cause for concern in that seniors are scoring more than 3.5 on most of the reasons listed, which means that they are at least inclined towards learning, broadly defined. However, it could be observed that volunteerism ranks relatively low on the spectrum of reasons.

**Table 2.4: Reasons for Learning (mean scores)**

	Reason for Learning I want to learn ...	Mean score
1	So I can keep my mind active	3.94
2	So I can keep up with what's going on in the world	3.88
3	So I can talk about things with my children or grand children	3.69
4	So I can understand myself better	3.68
5	So I can understand and get along with others better	3.62
5	For my own personal growth, effectiveness and self-improvement	3.62
7	So I can help other people	3.61
8	So I can improve my job skills	3.53
9	So I can grow spiritually	3.44
10	So I can earn a qualification that will advance my career or help me earn more money	3.39
11	So I know basic skills, like reading, writing, mathematics, etc	3.31
12	So I can pick up a new hobby or recreational activity or be better in or better able to enjoy this hobby or activity	3.30
13	So I can contribute to community/ volunteer activity	3.24

Note: Score range 1 (low)/ 5 (high)

### Learning approaches and styles

What learning approaches do seniors in Singapore prefer? Table 2.5 indicates that convenience and easy access, as in the case of reading articles from the print media, which entails some level of literacy, rank the highest. Another observation is that seniors prefer to learn from familiar,

supportive people, such as friends, colleagues or family members. This approach is also likely to be more affordable, as compared with attending a course, workshop, or exhibition, or hiring a tutor or professional.

Table 2.6 on learning styles reinforces the above finding that seniors are inclined towards learning as a social activity. They prefer group learning over self-study; and hands-on, practical lessons over presumably passive classroom situation.

The implication seems clear. To facilitate learning, it is important to enhance convenience, accessibility, affordability, and practical content. In addition, it would be useful to encourage seniors to connect with other seniors in supportive learning networks. This would not only reduce social isolation and increase social capital, but also provide an avenue for volunteerism and self-help amongst seniors.

**Table 2.5: Learning Approaches (mean scores)**

	<b>Learning Approach</b> I would ...	<b>Mean score</b>
1	Read articles from the print media	2.28
2	Find someone (friend, colleague, family member) to teach me	2.06
3	Look for educational television or radio programs	1.93
4	Search the internet	1.69
5	Attend a course just to gain knowledge	1.68
6	Attend a course that offers certification	1.58
6	Attend a workshop or seminar	1.58
8	Attend a public event or exhibition	1.50
9	Buy, borrow, rent audio or video tapes, CDs, DVDs	1.37
10	Get involved in a community group or volunteer organization that focuses on what I want to learn about	1.32
11	Buy or borrow computer-based learning programs	1.27
12	Find a tutor or professional to teach me	1.19
13	Find online or chat group	1.14

Note: Score range 1 (low)/ 4 (high)

**Table 2.6: Learning styles (mean scores)**

	<b>Learning Style</b> I learn best ...	<b>Mean score</b>
1	In a group where I can share with other learners	3.75
2	By putting my hands on something and playing with it or figuring it out	3.74
3	By watching or listening and then thinking about it	3.72

4	By gathering information and then teaching myself	3.46
5	In a formal teacher-classroom situation	3.36
6	When I have a guide, tutor, or mentor in a face-to-face situation	3.23
7	Through self-study courses	2.98

Note: Score range 1 (low)/ 5 (high)

### Types of courses: interest and participation

We found earlier that when seniors think of learning, they are likely to have self improvement and personal effectiveness, more so than higher job skills or higher qualifications, in mind. To these, we may add “personal health”, which includes courses on nutrition, fitness, or disease prevention (Table 2.7). This is understandable, given that having good physical health is likely to become more salient as “age catches on”.

However, consistent with our findings on the gap between interest in learning and actual involvement in learning, it is observed that seniors seem somewhat lukewarm—neither interested nor uninterested--towards taking up or engaging in formal learning of specific courses or topics. Arts and culture fare worst on the spectrum of types of courses or topics. This may be attributed to the lower educational attainment of older seniors.

It can be seen in Table 2.8 that the extent of participation in arts and culture courses is low (5.3 per cent). This figure corresponds to the relatively low degree of interest in arts and culture courses reflected in Table 2.7. However, Tables 2.7 and 2.8 differ somewhat in that the take-up rates for skills courses are slightly higher than that of personal health, hobby, or self-improvement courses. This possibly reflects some degree of pragmatism: career or employment concerns or aspirations remain a high priority. Interestingly, participation in “spiritual growth” courses tops the list in Table 2.8, perhaps an indication that worldly and spiritual concerns can be compatible.

**Table 2.7: Types of courses interested in (mean scores)**

	Type of Courses I am (extent to which interested or not interested) in learning topics/courses relating to ...	Mean score
1	Personal health	3.10
2	Hobby or pastime	2.91
3	Personal growth or effectiveness	2.82
4	Spiritual growth	2.80

4	Other skills, computer literacy, foreign languages	2.80
6	Higher job skills	2.71
7	Basic skills, e.g., reading, writing	2.66
8	Higher qualifications	2.54
9	Arts and culture	2.28

Note: Score range 1 (low)/ 5 (high)

**Table 2.8: Taking up courses in past 12 months and next 12 months (% saying YES)**

	Type of Courses	Past 12 months	Next 12 months	Total	Rank
1	Personal health	6.3	12.9	19.2	4
2	Hobby or pastime	7.1	12.0	19.1	5
3	Personal growth or effectiveness	5.2	10.2	15.4	6
4	Spiritual growth	9.8	13.1	22.9	1
4	Other skills, computer literacy, foreign languages	6.3	14.8	21.1	2
6	Higher job skills	8.7	10.6	19.3	3
7	Basic skills, e.g., reading, writing	3.1	8.3	11.4	7
8	Higher qualifications	3.5	7.3	10.8	8
9	Arts and culture	1.3	4.0	5.3	9

## SUMMARY

1. Slightly more than half of the population of Singapore residents aged 40 through 74 are interested in learning.
2. However, the extent of actual involvement in job or career-related courses is 11 per cent.
3. The gap between interest in learning and actual involvement in job or career-related courses is 41 per cent.
4. The extent of involvement in both job or career-related and non-job or career-related courses combined is 19 per cent.
5. The gap between interest in learning and actual involvement in both types of courses is 33 per cent.
6. Seniors are generally inclined towards learning, defined in a broad sense. They indicate more interest in participating in personal growth and self-improvement courses than in job skills courses.
7. Paradoxically, the take-up rates for job skills courses are slightly higher than that of personal health, hobby, or self-improvement courses. This suggests the presence of some degree of pragmatism.

8. To facilitate learning, it is important to enhance convenience, accessibility, affordability, and practical content relating to courses, and connectedness in regard to learning environment.

## **CHAPTER 3      COURSES INVOLVED: PROFILES AND IMPLICATIONS**

This chapter presents a basic profile of the kind of courses which seniors indicated they are currently involved in or planning to take up in the near future. It therefore provides a sense of the characteristics of courses that can contribute to higher participation rates.

We will begin by examining the profile of job or career-related courses, before dealing with that of non-job or career-related courses.

### **JOB/CAREER RELATED COURSES**

As noted earlier, the proportion of seniors currently or potentially involved in job or career-related courses is 11 per cent (N=168).

#### **Types of courses**

The list of courses specified by the respondents was fairly long. High on the list are computer or information technology-related courses (16 per cent), followed by management courses (12 per cent) and sales or marketing courses (5 per cent). Close to 40 per cent of the 11 per cent indicated that the courses they are taking will lead to a higher qualification.

#### **Adult education providers**

Table 3.1 below shows that the main institutions or entities offering the courses involved are community organizations (28 per cent), private schools (22 per cent), professional associations (21 per cent), statutory bodies (17 per cent), polytechnics or universities (9 per cent), and trade unions or employer associations (9 per cent). These represent a broad mix of adult education providers covering the government, private, trade, and people sectors.

#### **Main source of information**

The main sources of information on courses are employers (47 per cent), the respondents' social networks, comprising friends or acquaintances (26 per cent), and the media (25 per cent).

## Time commitment

Half of the courses involved (51 per cent) are of short duration: 3 months or less. The rest of the courses are more or less evenly spread among the different degrees of time commitment: 3 to 6 months (11 per cent), 6 months to 1 year (9 per cent), 1 to 2 years (12 per cent), and over 2 years (9 per cent).

About a third (35 per cent) of the courses involved entail a weekly time commitment of 3 or less hours; a fifth (20 per cent) require between 3 and 6 hours; and another third, more than 6 hours.

**Table 3.1: Adult education providers (%)**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Community Organization: Community Centre, CDC	33	2.2	24.9	24.9
	Religious Organizations	1	.1	1.0	25.9
	Private Schools	25	1.7	19.3	45.2
	Trade Unions/Employer's Association	12	.8	9.5	54.7
	Professional Associations, e.g., Singapore Human Resources Institute, SIM	27	1.8	20.8	75.5
	Statutory Boards, e.g., PSB, SPRING-Singapore	18	1.2	13.4	88.9
	Polytechnics/Universities	6	.4	4.6	93.5
	Informal/private arrangement (e.g., organized by friends, personal coach)	9	.6	6.5	100.0
	Total	131	8.7	100.0	
Missing	System	1369	91.3		
Total		1500	100.0		

## Sponsorship and fees

The course fees range from \$10 to \$20,000. A majority (60 per cent) of those taking courses receive partial or full sponsorship. Of these respondents, an overwhelming majority (85 per cent) are fully sponsored, mostly by their employers. When asked what the "absolute maximum" amount of fees they would be willing to pay out of their own pockets, about 18

percent indicated \$100; 13 per cent, \$200; and 13 per cent, \$1000. The average “absolute maximum” amount is \$2751.

### **Reasons for not participating or planning to be involved in job or career-related courses**

We earlier noted that a large majority of seniors are not participating or planning to be involved in job or career-related courses. Our survey suggests that the two main reasons for non-participation are “lack of time” (36 per cent) and “do not think it is necessary” (29 per cent). If we include those who responded that they are “too tired to attend classes” (5 per cent) as well as the ones who said that they are “unable to find suitable time slots” (5 per cent), then the proportion giving “lack of time” as a reason increases to 46%, or close to half of the non-participants, as compared to 7 per cent hindered by “lack of funds”.

A more detailed analysis of the “lack of time” cases suggests that close to 76 per cent are affected by “heavy work load”, while 17 per cent have to handle household or family responsibilities. Not surprisingly, those in the younger age bands are in relative terms more likely to be affected by heavy workload, while those in the older age bands are more likely to cite household or family responsibilities (Table 3.2).

Comparisons along the gender dimension indicate clearly that females are more likely to cite domestic responsibilities, while males are more likely to mention work-related reasons for their “lack of time” to participate in job or career-related courses (Table 3.3). These findings reflect what we already know of gender roles.

**Table 3.2: Reasons for “lack of time” to attend job or career-related courses by Age Band (%)**

Reason for “lack of time”	Age Band		
	40-54	55-64	65-74
Heavy workload	78	74	48
Housework	9	7	14
Look after children/grandchildren	8	12	24
Religious activities	0	1	5
Others	5	4	7
Total	100	100	100

**Table 3.3: Reasons for “lack of time” to attend job or career-related courses by Gender (%)**

Reason for “lack of time”	Gender	
	Male	Female
Heavy workload	88	64
Housework	0	18
Look after children/grandchildren	6	12
Religious activities	1	0
Others	5	4
Total	100	100

**NON-JOB OR CAREER RELATED COURSES**

The proportion of seniors involved or planning to participate in non-job or career-related courses is 12 per cent. The most popular are religious classes, followed by singing, fitness, English, and computer-related courses. Community and religious organizations and private schools are the main course providers. A majority of seniors gave intrinsic reasons, such as “interest in course content”, for participating in non-job or career-related courses.

As with job or career-related courses, the main reasons for non-participation have to do with “lack of time” (48 per cent), or simply “do not think it is necessary” (27 per cent). Here again “lack of time”, including “heavy workload”, is more likely to be mentioned by the younger age bands as a reason for not participating or planning to participate in non-job or career-related courses (Table 3.4). Interestingly, there is no significant difference between male and female seniors with regards to the “time-related” reasons they gave for not participating in non-job or career-related courses, though it can be observed that female seniors seem somewhat more likely to consider it unnecessary to participate in non-job or career-related courses than their male counterparts (Table 3.5). The above findings suggest that participation in non-job or career-related courses is more of an age, rather than gender, phenomenon.

**Table 3.4: Top 3 “time-related” Reasons for not participating or planning to participate in non-job or career-related courses by Age Band (%)**

Reason	Age Band		
	40-54	55-64	65-74
Lack of time	41	32	11
Heavy workload	12	4	2
Too tired	4	5	6

**Table 3.5: Top 4 Reasons for not participating or planning to participate in non-job or career-related courses by Gender (%)**

Reason	Gender	
	Male	Female
Lack of time	35	34
Do not think it is necessary	25	28
Heavy workload	9	8
Too tired	5	4

## SUMMARY

1. For job or career-related courses, employer sponsorship plays a major role in enhancing participation rates. Nevertheless, “lack of time” attributed to heavy workload, primarily in the case of male seniors, or household or family responsibilities, more likely to be cited by female seniors, poses a challenge to participation in job or career-related courses.
2. The same time-related reasons can also account for non-participation in non-job or career-related courses when we compare across the age bands. However, there appears to be no significant difference between male and female seniors in regard to their main reasons for not participating in non-job or career-related courses. This reinforces the finding that participation in non-job or career-related courses is largely an age phenomenon.
3. Further analyses using cross-tabulation and logistic regression (tables not shown) indicate that the probability of participation or non-participation in job or career-related courses is dependent on age and educational qualification, rather than gender. For this reason, and given that age and education are highly correlated (see Table 4.1 below), it makes sense, for our purpose in this report, to compare the pattern of participation or non-participation in courses across age bands and thereby observe how our three categories of seniors differ in terms learning need, orientation, and action.

## CHAPTER 4

### PATTERN OF LEARNING NEEDS, ORIENTATIONS, AND ACTIONS: AGE BANDS COMPARED

#### Age band and educational attainment

As we would have expected, our preliminary analysis indicates that age band is a significant predictor of learning needs, orientations, and actions. It is also important to note that age is in turn related to educational attainment. Table 4.1 reflects the relationship rather clearly: the older the age band, the higher the proportion with lower educational attainment.

**Table 4.1: Education by Age Band (%)**

Education level	Age Band		
	Post-Baby Boomers (40-54)	Baby Boomers (55-64)	Current Seniors 65-74
None	2	11	25
Primary or lower	25	35	49
Secondary or Post-Secondary	50	44	19
Tertiary or higher	23	10	8

#### Interest and participation in learning

Table 4.2 shows quite plainly that the older age bands demonstrate less interest in learning. The average “interest in learning” score for the younger age band is 3.40, as compared to 2.24 for the older age band.

Not surprisingly, Table 4.3 also manifests more or less the same pattern in regard to participation in learning. Indeed, participation in job or career-related courses declines from 15 per cent for the younger age band to 1 per cent for the older age band.

However, it should be noted that participation or potential participation in non-job or career-related courses among Current Seniors may be deemed to be high (9 per cent) relative to that of job or career-related courses. This is a positive sign. It suggests that involvement in learning, if defined in a broad sense, does not decline sharply by age, particularly for those with higher educational qualifications. Table 4.4 reinforces this finding. It shows that participation or

potential participation in job/career-related courses increases with education level, but decreases with age. The same pattern is observed when we compare those currently working with those not currently working.

In regard to participation or potential participation in non-job/career-related courses, the pattern is somewhat less clear-cut when we consider the impact of age (Table 4.5). However, among those who are currently working, with the exception of the older ones in their midst, it can be discerned that the tertiary educated have a greater participation propensity. Among those who are currently not working, the propensity for participation in non-job/career-related courses seems to take on a somewhat similar pattern across age bands. There is, however, an interesting finding here: those with secondary or post-secondary educational qualifications, as compared to their primary or tertiary educated counterparts, show a greater likelihood to participate in non-job/career-related courses.

**Table 4.2: “Interest in learning” by Age Band (mean scores)**

<b>Age Band</b>	<b>Mean score</b>	<b>N</b>	<b>Std. Deviation</b>
40-54 yrs old	3.40	926	1.189
55-64 yrs old	2.82	361	1.253
65-74 yrs old	2.24	193	1.229
Total	3.11	1481	1.279

Note: Score range 1 (low)/ 5 (high)

**Table 4.3: Participation and potential participation in learning by Age Band (%)**

<b>Age Band</b>	<b>Job/career-related courses</b>	<b>Non-job/career-related courses</b>	<b>Total</b>
40-54	15	13	28
55-64	7	11	18
65-74	1	9	10

**Table 4.4: Participation and potential participation in job/career-related courses by Working Status, Education, and Age Band (%)**

		<b>Working Status</b>	
<b>Age</b>	<b>Education</b>	<b>Working</b>	<b>Not Working</b>
<b>40-54</b>	<b>Primary or lower</b>	6	2
	<b>Secondary or Post-Secondary</b>	18	10
	<b>Tertiary or higher</b>	26	19
<b>55-64</b>	<b>Primary or lower</b>	5	0
	<b>Secondary or Post-Secondary</b>	14	7
	<b>Tertiary or higher</b>	13	18
<b>65-74</b>	<b>Primary or lower</b>	0	0
	<b>Secondary or Post-Secondary</b>	0	4
	<b>Tertiary or higher</b>	0	7

**Table 4.5: Participation and potential participation in non-job/career-related courses by Working Status, Education, and Age Band (%)**

		<b>Working Status</b>	
<b>Age</b>	<b>Education</b>	<b>Working</b>	<b>Not Working</b>
<b>40-54</b>	<b>Primary or lower</b>	3	6
	<b>Secondary or Post-Secondary</b>	14	11
	<b>Tertiary or higher</b>	23	3
<b>55-64</b>	<b>Primary or lower</b>	8	7
	<b>Secondary or Post-Secondary</b>	5	23
	<b>Tertiary or higher</b>	23	0
<b>65-74</b>	<b>Primary or lower</b>	3	7
	<b>Secondary or Post-Secondary</b>	23	8
	<b>Tertiary or higher</b>	0	7

### **Reasons for learning**

Considering each of the reasons listed in Table 4.6, it can be seen that the younger age bands are stronger in their conviction to learn than their older counterparts. Table 4.6 also shows clearly that the older age band is most unlikely to cite job or career-related reasons for participation in learning. This corresponds to what was noted above about the Current Seniors' stronger preference for participation in non-job or career-related courses, compared to job or career-related ones.

## Learning approaches and styles

Table 4.7 presents a similar pattern of declining usage of the various learning approaches corresponding to age bands. Nevertheless, there are indications that for the older age bands, supportive social networks can help to enhance participation in learning activities. Another interesting observation is that all three age bands are more or less inclined towards “learning by doing”, while self-study ranks rather low on the list of learning styles (Table 4.8).

It can be seen in Table 4.9 that the older age bands are least interested in job or career-related courses, scoring below 2 for courses leading to higher job skills or higher qualifications.

Table 4.10 shows some significant contrasts between the three age bands. Resonating with what was observed earlier, we note that courses leading to higher job skills or qualifications are somewhat under-subscribed by Current Seniors. However, the participation rate of Current Seniors in hobby or pastime-related courses is slightly higher than that of the Baby Boomers age band. What may be a cause for concern is that Current Seniors are somewhat less inclined towards participating in personal health courses than those in the younger age bands. But this may also be viewed positively if it indicates that post-Baby Boomers are proactive in learning about health maintenance.

**Table 4.6: Reasons for Learning (mean scores)**

Reason for Learning I want to learn ...		Age Band		
		40-54	55-64	65-74
1	So I can keep my mind active	4.01	3.93	3.60
2	So I can keep up with what's going on in the world	3.98	3.80	3.48
3	So I can talk about things with my children or grand children	3.79	3.54	3.42
4	So I can understand myself better	3.76	3.58	3.40
5	So I can understand and get along with others better	3.73	3.46	3.35
5	For my own personal growth, effectiveness and self-improvement	3.78	3.44	3.10
7	So I can help other people	3.74	3.43	3.21
8	So I can improve my job skills	3.78	3.20	2.51
9	So I can grow spiritually	3.54	3.24	3.21
10	So I can earn a qualification that will advance my career or help me earn more money	3.67	2.99	2.37
11	So I know basic skills, like reading, writing, mathematics, etc	3.44	3.11	2.88
12	So I can pick up a new hobby or recreational activity or be better in or better able to enjoy this hobby or activity	3.40	3.15	2.99
13	So I can contribute to community/ volunteer activity	3.36	3.03	2.93

Note: Score range 1 (not at all interested)/ 3 (neutral)/ 5 (very interested)

**Table 4.7: Learning Approaches (mean scores)**

Learning Approach I would ...		Age Band		
		40-54	55-64	65-74
1	Read articles from the print media	2.38	2.17	1.93
2	Find someone (friend, colleague, family member) to teach me	2.09	2.04	1.87
3	Look for educational television or radio programmes	2.00	1.82	1.80
4	Search the internet	1.89	1.36	1.16
5	Attend a course just to gain knowledge	1.85	1.44	1.24
6	Attend a course that offers certification	1.74	1.35	1.14
6	Attend a workshop or seminar	1.73	1.38	1.19
8	Attend a public event or exhibition	1.59	1.37	1.25
9	Buy, borrow, rent audio or video tapes, CDs, DVDs	1.42	1.30	1.24
10	Get involved in a community group or volunteer organization that focuses on what I want to learn about	1.33	1.29	1.32
11	Buy or borrow computer-based learning programmes	1.35	1.14	1.07
12	Find a tutor or professional to teach me	1.23	1.16	1.04
13	Find online or chat group	1.17	1.09	1.02

Note: Score range 1 (low)/ 4 (high)

**Table 4.8: Learning styles (mean scores)**

Learning Style I learn best ...		Age Band		
		40-54	55-64	65-74
1	In a group where I can share with other learners	3.82	3.70	3.49
2	By putting my hands on something and playing with it or figuring it out	3.79	3.66	3.67
3	By watching or listening and then thinking about it	3.76	3.67	3.59
4	By gathering information and then teaching myself	3.57	3.32	3.09
5	In a formal teacher-classroom situation	3.50	3.10	3.00
6	When I have a guide, tutor, or mentor in a face-to-face situation	3.35	3.04	2.90
7	Through self-study courses	3.13	2.76	2.48

Note: Score range 1 (low)/ 5 (high)

**Table 4.9: Types of courses interested in (mean scores)**

Type of Courses I am (extent to which interested or not interested) in learning topics/courses relating to ...		Age Band		
		40-54	55-64	65-74
1	Personal health	3.26	2.90	2.67
2	Hobby or pastime	3.06	2.74	2.48
3	Personal growth or effectiveness	3.05	2.54	2.26
4	Spiritual growth	2.96	2.58	2.46
4	Other skills, computer literacy, foreign languages	3.08	2.52	1.99
6	Higher job skills	3.09	2.21	1.77
7	Basic skills, e.g., reading, writing	2.85	2.46	2.15
8	Higher qualifications	2.90	2.07	1.71
9	Arts and culture	2.43	2.14	1.83

Note: Score range 1 (low)/ 5 (high)

**Table 4.10: Taking up courses in past 12 months and next 12 months (% saying YES)**

Type of Courses		Age Band		
		40-54	55-64	65-74
1	Personal health	22	18	7
2	Hobby or pastime	20	17	21
3	Personal growth or effectiveness	20	9	3
4	Spiritual growth	24	22	20
4	Other skills, computer literacy, foreign languages	26	18	6
6	Higher job skills	27	11	2
7	Basic skills, e.g., reading, writing	14	11	4
8	Higher qualifications	15	7	0
9	Arts and culture	6	6	3

## SUMMARY

1. In general, there is a clear-cut pattern characterized by the older age bands being less interested and less involved in learning activities.
2. However, while age has a dampening effect on participation, those with higher educational qualifications within each age band continue to show greater inclination towards participation in job/career-related courses.
3. Those in the older age bands are, however, more open towards participating in non-job or career-related courses, but less inclined towards job or career-related courses.

4. They are attracted to participating in hobby and pastime courses, but less enthusiastic about personal health courses.
5. In a broad sense, when comparing those currently working with those currently not working, it can be observed that the latter have a somewhat lower participation propensity. But what may be an interesting finding is that, in relative terms, among those currently not working, the tertiary educated have a greater likelihood to participate in job/career-related courses, while the secondary or post-secondary educated show a higher propensity to participate in non-job/career-related courses.

## **CHAPTER 5      CONCLUSION**

### **Interest and participation in learning**

From our data, the prognosis about the learning climate among older persons in Singapore is positive. The survey shows that slightly more than half of Singapore residents aged 40 through 74 are interested in learning, while the total participation rate for both job or career and non-job or career-related courses combined is close to 20 per cent.

There is thus a gap between interest in learning and actual participation in learning activities amounting to about 30 per cent. Although one may express disappointment at this gap, it may be viewed as pointing to a potential for transforming mere interest in learning into actual participation in learning activities.

### **Job or non-job related courses?**

Understandably, the interest in job or career-related courses may be weaker in the case of older seniors. This suggests that there is a need to segment the market, providing job or career-related courses to younger seniors and non-job or career-related courses to older seniors. However, given that, increasingly, seniors may have to stay employable and employed longer, it seems necessary to encourage even the older seniors to participate in job or career-related courses.

### **Improving participation rates**

To improve participation rates, it is important to enhance convenience, accessibility, affordability, and practical content relating to courses, and connectedness in regard to learning environment. Perhaps, we should consider facilitating the formation of supportive learning networks involving seniors learning from other seniors; or, seen in another way, seniors teaching other seniors.

### **Barriers to participation**

In regard to affordability, our study suggests that employer sponsorship has a major impact on participation in job or career-related courses. However, “lack of time”, attributed to heavy

workload or household or family responsibilities, poses a challenge to participation in job or career-related courses. The former obstacle is more of an age-related phenomenon, while the latter is more gender-related, as we would expect.

### **The future of participation**

Quite apart from age and gender, we note that participation in learning is very much related to educational attainment. If so, we may extrapolate that future senior citizens and residents in all three age bands could be expected to be inclined towards participation in learning. But is there any way by which we could encourage and facilitate learning among the Current Seniors? What can we learn from the experience of other countries?

### **How do Singapore seniors compare with that of other countries?**

In a broad sense, our Singapore findings are quite similar to that of countries like Korea, Japan, China, Australia, Canada, and the United States. I will provide a brief summary below:

1. Age seems to be a key factor. The propensity to participate in learning decreases with age. In relative terms, older seniors are more likely to be involved in non-vocational courses, while younger seniors are inclined towards vocational courses.
2. Countries in which the literacy level is high are likely to report greater participation rates in learning activities. By the same token, computer-literacy, not surprising in the internet age, provides further motivation and ability to be involved in learning—and, obviously, e-learning.
3. There is also a realization that seniors need to stay employable. This entails life-long learning and the importance of enhancing opportunities for doing so.
4. An interesting report from Finland, which resonates with ours, suggests that the peer teaching model can encourage and facilitate the learning of new skills among seniors.

Of the findings I have reported in this section, the one that may have some application for the purpose of helping Current Seniors in Singapore is that relating to the use of the peer teaching model. This approach essentially involves seniors learning from seniors, or, to put it another way, seniors teaching seniors.