

UK Submission

Guiding Questions for the 10th Session of the Open Ended Working Group on Ageing

Education, Training, Life-Long Learning & Capacity Building

National Legal Framework

1. The Apprenticeships, Skills, Children and Learning Act 2009 guarantees a legal entitlement to full funding for adults aged 19 and over for specific qualifications in basic literacy and numeracy. From 2020 this entitlement will be extended to include basic digital qualifications. The Government's Industrial Strategy, published in 2017, committed to investing in people throughout their lifetimes through career-long learning.
2. The UK provides funding for English for Speakers of Other Languages courses and community learning courses. For higher-level learning, Advanced Learner Loans provide tuition fee support to adults aged 19+ undertaking eligible Further Education qualifications. Loans operate on a similar basis to Higher Education tuition fee loans and there is no upper age limit for either loan scheme.
3. Government funded apprenticeships are open to people from the age of 16.

Availability, Accessibility and Adaptability

4. The UK has identified a number of barriers that adults, including older adults, face when accessing training, they include:
 - Time – Being able to fit in training and learning around busy daily lives.
 - Cost – People may not be able to afford training, whether that be through the cost of training, a potential reduction in wages to accommodate time to train, or being concerned about additional debt.
 - Motivation, Information, Advice and Guidance – Low awareness of the value of training and find it difficult to access information about what is available.
5. In 2017, the UK committed up to £40 million to test new approaches to tackling the barriers to lifelong learning over the following two years. In addition, a new national retraining scheme is working to overcome some of those barriers.
6. The Flexible Learning Fund, launched on 31 October 2017, has made £11.4 million available to support 31 projects across England, which will design and test flexible and accessible ways of delivering learning to working adults with low or intermediate skills. A second set of pilots, launched in November 2017, will work with local colleges and training providers, the National Careers Service and a wide range of employers to test the best ways to reach working adults and incentivise them to train. These pilots will provide evidence about what works, and what does not, in seeking to engage adults about the opportunities and benefits of training.

7. The UK considers that one of the main challenges faced by older people is a lack of digital skills. A 2018 survey by Lloyds Banking Group and Ipsos MORI found that 9.1 million (20%) adults in England did not have basic digital skills. The UK's most recent employer skills survey identified 25% of staff as needing to improve basic IT skills. In response to local challenges, colleges and delivery partners have the freedom and flexibility to determine how they meet local needs.
8. A key focus of the UK's national retraining scheme will be to support adults to learn the skills they need to thrive. To achieve this, adults will require access to training that is flexible to their needs and daily lives. We are cognisant of the important role that technology can play in making learning more flexible and adaptive, as well as breaking down the barrier of distance.
9. From 2020 adults, including older adults will be entitled to full funding for basic digital skills training. In the interim, the UK is continuing to support the provision of basic digital skills training for adults in colleges and community learning settings through the Adult Education Budget and other programmes. These include the Future Digital Inclusion programme.
10. The Adult Education Budget (AEB) currently supports a range of learning to help adults aged 19 and over gain the skills and qualifications they need to get work or to progress in their chosen career. The UK provides full or co-funded (approximate 50% Government contribution) learning provision from non-formal, unaccredited learning up to and including A-Levels.
11. The AEB also funds colleges and training providers to help adult learners to overcome those barriers that prevent them from taking part in learning. This includes support for those learners with a specific financial hardship and those with learning difficulties and/or other disabilities.
12. The UK publishes statistics on the participation of age groups up to 60 years old in Higher Education. Further Education statistics cover a number of age bands, including those participating at ages over 60 years old.
13. A programme funded by the UK government through the Learning and Work Institute carries out an annual survey of adult participation in learning.

Equality and Non-Discrimination

14. Age is one of nine protected characteristics under the Equality Act 2010. It is against the law to discriminate against someone because of age and this applies to the provision of Further and Higher Education.
15. Different treatment is permissible, however, if it concerns positive action to encourage or develop people in an age group that is under-represented or disadvantaged. For example, focusing certain provision towards young adults is allowable.

Accountability

16. The Office of the Independent Adjudicator handles complaints about the provision of Higher Education. Complaints should follow the completion of the internal complaints procedure of the organisation providing the Higher Education learning. A similar process operates in Further

Education; complaints are made first to the colleges concerned and then to the Education and Skills Funding Agency if the complaint remains unresolved.

Social Protection and Social Security (including social protection floors).

Legislative basis and availability

1. A range of Pension Acts legislates for the provision of the various pension arrangements available in the UK.
2. In the UK an individual's pension income may comprise both state and private pension. Provision from the state can include a contributory state pension based on national insurance contributions, and non-contributory benefits, including means-tested support for those with relatively little state and private pension income.
3. The amount of state pension an individual receives will depend on their national insurance contributions record during their working life. That is, the amount of national insurance contributions they have made or been credited with, for instance, when unable to work due to ill health and receiving benefits.

Adequacy

4. Following the reports of the UK Pensions Commission in 2004 and 2005, the government implemented reform to simplify the pension system and help it remain sustainable over the long term. Changes to the State Pension introduced from April 2010 extended the coverage of state pensions, to women and carers in particular, by simplifying the contribution conditions and extending crediting arrangements.
5. The state pension system was reformed more recently in 2016 and builds on the crediting arrangements introduced in April 2010. The new State Pension introduced in April 2016 gives people more clarity on the income they will get from the state at an early point in their working lives and provides a clearer foundation for private pension saving. The full rate of the new State Pension is set above the basic level of means-tested support for pensioners. By the 2030s, around 80 per cent of pensioners reaching state pension age will be entitled to the full amount of new State Pension.
6. Credit ensures that no pensioner needs to live on less than a specified amount. These amounts may be higher for those who are severely disabled, or have caring responsibilities, responsibility for children, or certain housing costs.
7. Every household with someone of state pension age receives Winter Fuel Payments. Payments are £200 per household where someone has reached state pension age and £300 to households where a person is aged 80 or over.
8. Carer's Allowance is not normally paid with the State Pension. Social security rules operate to prevent Carer's Allowance and State Pension being paid together, to avoid duplicate provision for the same need. However, if a carer's State Pension is less than Carer's Allowance, the State Pension is topped up with Carer's Allowance to the basic weekly rate of Carer's Allowance. Where Carer's Allowance cannot be paid, the person will keep underlying entitlement to the benefit, so giving access to the additional amount for carers in Pension Credit.
9. Attendance Allowance is a weekly benefit for older people with care needs from a physical or mental disability. It is only available to those over State Pension age and is paid at two rates, with a higher rate for claimants who need help or supervision for both day and night or who are

terminally ill, and a lower rate for claimants who need frequent help or supervision during the day or night.

Accessibility

10. The Government will provide materials in alternative formats when requested, complying with the Equality Act 2010.

Accountability

11. The judicial review process (a way for people to ask a court to review a decision in certain circumstances) offers a way for the courts to ensure fair decision-making by public bodies. In certain circumstances, people have a right to request a mandatory reconsideration, and (where they have a right of appeal under the law) an appeal, and subsequently, should this be the relevant route, a right of appeal to a Tribunal.