Chapter 7
Social Capital, Lifelong Learning and Social Innovation
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That the world’s population is ageing is by now well known. What is less well recognized is that this constitutes a cultural as well as a demographic phenomenon. Perceptions of older adults, particularly in the mature economies, are often negative. Older adults are seen as a burden on society, rather than an achievement. This view ignores the social capital held by older adults – accrued knowledge and experience, understanding of the ways things interact with each other, and an ability to place single events in their wider perspective.

Given the right environment, including access to updated skills through lifelong learning and to age-friendly environments, older adults can contribute to innovations that will be necessary as societies learn to adapt. These abilities are often different in degree – rather than less valuable – to those of younger people, yet involve important skills in a world where seemingly different elements of a problem interconnect.

This chapter outlines the new but growing response to adult ageing that identifies ways of releasing the social capital made available by having more people with longer lives. Society needs to first address two major challenges if it is to fully capitalize on the social capital, learning and innovation provoked by ageing populations: first, how to tap into a source of accrued social investment that is currently largely unused; and second, how to recognize that the process of adaptation – a hallmark of the ageing process – is itself a significant source of innovation and of business opportunity.

The social capital of older adults is often unrecognized, yet represents a reservoir of accrued investment that has yet to be fully drawn upon. The maintenance and germination of this form of capital depends upon a positive relationship between lifelong learning, social innovation and adaptation. It also requires recognizing areas in which older adults have specific skills and aptitudes. The role of negative social attitudes in inhibiting the utilization of accrued capital would also be an important consideration as would be the recognition that successful utilization depends upon intergenerational negotiation. One of the most important social innovations – learning to live in an age-diverse world – would have many productive spinoffs in such arenas as design, retail, workforce participation, cultural adaptation and getting the balance right between continuity and change.

The Social Capital of Mature Adulthood

The social capital contained within older populations is a considerable resource that lies largely unused and, as such, exemplifies a societal failure to adapt to changing circumstances. Currently, the perception of older adults’ potential contributions to society is changing rapidly. A number of factors have contributed to this, including the expectations of older adults themselves and their direct and indirect economic contribution that goes beyond demographic change to embrace social and behavioral change.

Engaging with these positive contributions will require efforts to: create an ethic that recognizes older workers are in fact capital to be leveraged; instill in older workers a recognition that they are vital and have much to offer; stimulate a societal appetite to employ and educate older adults; and envision a new cultural paradigm for a productive life. Later life is often erroneously assumed to describe a state of continuous decline. However, proprietary research done in 2010 for Home Instead Care showed that 62% of men over 65 report no limitations to daily living. Among the educated and affluent, the picture improves even more.

Further, there is little evidence that younger generations resent the continued participation of older adults. The Marist Poll Organization discovered that 60% each of the Millennial and X Generations are not worried about older workers not retiring from their jobs. In fact, 62% and 65% of these two groups, respectively, felt that they should be encouraged to continue working as they reach retirement age. In addition, because mature adults have often been freed from the care of dependent children, they may be an especially good resource. Positive changes that occur in social skills may make them particularly well suited for jobs that require social connection.

Confronting the Myths of Lifelong Learning and Development

Myths and stereotypes about older people contribute to widespread pessimism about ageing societies. This pessimism can be reinforced by researchers and policy-makers who are influenced by these same preconceptions in the way they describe and respond to ageing trends. For example, the US Federal Interagency Forum on Ageing-Related Statistics recently reported that in the US, 42% of people over 65 have at least one functional limitation. This statement reinforces perceptions that older people are a burden and need support.

When described in this way, this information might lead to the development of more effective systems of care, or even better, health promotion. However, if viewed another way, this data indicates that the other 58% are not functionally disabled. If presented from this perspective, the information may lead policy-makers to consider ways of ensuring that older people can continue to participate in and contribute to society.

Underutilizing talented, able and willing citizens is bad for older people and for societies. For example, consider cognitive functioning. Behavioural scientists have characterized cognitive decline with considerable precision. Changes begin in the early 20s, and continue at roughly the same rate into the 80s, 90s and 100s, and the balance in strength changes from information processing to the deployment of accrued knowledge. Nonetheless, in the absence of dementia, age-related changes in cognition do not prevent people from learning, nor do they significantly cloud thinking.
Far less attention is paid to components of cognitive processing that are not characterized by trajectories of decline. Not all types of memory decline. For example procedural memory, or memory of how to do things such as ride a bike or type on a computer keyboard, is barely degraded, learning continues over the years. Knowledge and expertise in specialized areas continue to improve over time. Vocabulary and cultural acumen tend to increase well into old age. People over age 50 are also more informed about politics and world affairs than are younger people. Motivation and emotion change with age as well, and changes in these domains afford greater stability and composure. In youth, when the future is typically perceived as vast and uncertain, people are motivated to expand their horizons, acquire information and prepare for all sorts of possibilities. As people age, motivation shifts. They become more interested in investing in the people and projects that matter most to them. There is a desire to make a difference, using acquired expertise.

In the absence of disease, learning continues throughout life. Generational intelligence, or the ability to put oneself in the place of other interested in investing in the people and projects that matter most to them. There is a desire to make a difference, using acquired expertise.

In Japan, for example, hundreds of elderly people stepped forward to work at the Fukushima nuclear reactor plants. They maintained that long-term cancer risks and potential loss of fertility were not issues for them, given their age. Their emotional resilience in the face of the recent disaster is offering practical solutions and generating great national pride. These patterns present numerous workforce opportunities. Some businesses have sought older workers when this demographic could offer the best skills and experience for the jobs at hand. For example, Home Instead Senior Care (2011), a leading international provider of in-home care to older adults, employs more than 20,000 caregivers who are at least 60 years old. With increasing international concern about the availability of an aged-care workforce, older workers are becoming an asset.

This type of business-related social innovation has the potential to become a self-perpetuating phenomenon. As older employees stay in the workforce longer, they may help shape the work-related attitudes of their younger colleagues, who themselves represent future generations of older workers.

**An Adaptive Approach to Lifelong Learning**

An adaptive approach to lifelong learning means that we now need models that place revolving doors in universities, offering sabbaticals to workers throughout life for retraining or for pursuing new skills for the same job. Part of this adaptation will need to concentrate on aptitudes that may be enhanced with maturity, such as big-picture thinking, attitudes to risk taking, cultural know-how, negotiation and social skills, and awareness of the effects of change over time and of cultural continuity.

There are at least three issues involved here. First, the training needs of older adults tend to be overlooked, in the mistaken belief that their ability to learn has been significantly reduced. Second, by recognizing the accumulated knowledge, experience and continued ability to learn of those who are in mature adulthood, accumulated social capital can be used more effectively. Third, learning needs to be tailored to the life priorities and thought processes of older adults and to working in intergenerational contexts.

Formal training is one component of this, but it also requires an “ethic” which has a bias for optimizing and developing lifelong learning. Social capital is both an explicit (skill and knowledge accrual) and implicit (cultural and adaptation experience) source of accrued investment. It requires training and continual updating for its value to be fully realized.

**Social Innovation for and by an Ageing Population**

As people begin to plan for a long life and businesses need to attract older workers, these forces will themselves become a motor for innovation and the creation of new social relationships. Social innovation can occur for older adults and by older adults. An ageing population offers novel design and product opportunities, in marketing redesigned innovation and the creation of new social relationships. Social innovation can occur for older adults and by older adults. An ageing population offers novel design and product opportunities, in marketing redesigned products to suit the demands of mature customers, creating age-friendly environments in the use of information technologies, and changing workplace design, such as in the BMW production line programme. Older adults often engage in second, or encore, careers and may be an important source of small- and medium-size business innovation.

The innovative step is to discover or recognize social roles that can accommodate activities that will work intergenerationally, be in harmony with changing life course capabilities and contribute to productive social engagement. And this may play an important role in achieving sustainable workability for an ageing yet intergenerational work environment.

To capitalize fully on the capabilities outlined above, new models of lifelong work practices that prioritize flexibility are becoming increasingly popular. Accepting that older workers have unique strengths that can be capitalized in the right environment leads to workplace adaptation, rethinking disincentives and incentives to further contribution, breaking stereotypes and negotiating. Shared intergenerational outcomes are becoming increasingly important sources of innovative adaptation for an ageing society. With their maturity, perspective and experience, older adults can make their contributions in thought, feeling and social skills and in ways less dependent on physical activity – in line with business innovation and knowledge-based economies.

Below, we outline a virtuous circle that taps the reservoir of accrued social capital, channeled by lifelong learning, and allows new and effective adaptations to grow. The circle is virtuous because it generates social innovation and sustains the continuing germination, development and release of social capital. Here, social capital provides a wider vision of the productive contribution of older adults. It recognizes both the diverse contributions of different age groups and the work that goes into sustaining a viable social fabric necessary for sustainable economic engagement.
In this model, social capital is unlocked via appropriate learning and education. This unlocking allows adaptation to take place, both for mature-age workers and between generations, so that the best mix of age groups for a collective task can be found. Adaptation would result in the two forms of social innovation described in this chapter: innovation by mature adults and by a society friendly to all ages.

- Social capital refers to accrued content (such as knowledge and information), process (understanding of the ways things interact), and experience (placing single events in a wider perspective).
- Lifelong learning refers to the models or ways in which knowledge and skills are communicated, the environments (where and at what time) that foster age-friendly accessibility, and the institutional adaptation to the “stretched life course” where work, learning and self-development extend across a longer, fitter life.
- Social innovation includes the adaptations that are provoked by a changing demographic landscape. It can include innovative activities by older adults themselves, business and service innovation to meet newly identified needs, and innovation provoked through the meeting of shared generational goals.
- Adaptation – keeping up with changing demographics and ageing identities – requires a change in ageist attitudes, the development of age-friendly (including intergenerationally) cultures, and redesign of large areas of commerce, workplaces and the built environment.

A number of organizations are beginning to collect examples of the use of the social capital of older adults. Arguments for and particular instances of age-diverse workforces and intergenerational innovation can be found at the websites of Eurofound, Experience Corps, the AARP and Employers Forum on Ageing cited in this chapter’s reference section.

**Endnotes**


**Figure 1: A virtuous circle relationship between social capital, learning, adaptation and innovation**

**Conclusion**

Demographic change will have an influence that is widespread and will challenge many assumptions about the contributions of older adults. It will affect processes of production, consumption and the environment in which we all live and work. If societies are to adapt, steps will need to be taken to release the social capital that is locked up in their older citizens. This potential would include the application of accrued social and emotional intelligence, an understanding of the ways things interact with each other and an ability to place single events in their wider perspective.

Given access to updated skills through lifelong learning and through age-friendly design, older adults can contribute to new forms of adaptive innovation. In fact, a combination of lifelong learning and social adaptation can drive innovation. It leads to a virtuous circle, releasing further social capital in a way that is imminently suited to a world needing new ways to interconnect.