

LEARNING IN THE THIRD AGE

Third Age learners are at the end of the lifelong learning spectrum but most educators appear to see them as beyond the end, invisible and no longer their responsibility. Yet they are living examples of the effectiveness or otherwise of the education systems that influenced them. Their attitudes towards education can be used to assess how well the principles of lifelong learning have been translated into practice.

This chapter is about Third Age learners, their interests, needs and aspirations. Evidence is presented to show that Third Age learning does not fit comfortably with the formal education policies and practices of many countries. The need for serious consideration, consistent with the principles of lifelong learning, to be given to the learning needs of the Third Age population will be demonstrated.

A NEW VOICE IN SOCIETY

Growing numbers

Population ageing has been well documented and continues to be a matter of concern to governments. Most countries in the world are affected by it, particularly in those developed countries where population control has been effective for many years. The trend is projected to increase (Brink 1997).

In Europe, North America and Australia between eight and nine percent of the population were aged 65 and over in 1950. By 1990 the percentages had increased to 13.4% in Europe, 12.5% in North America and 10.9% in Australia (United Nations 1993).

This growth is continuing. In the United Kingdom in 1995, 18.2% of the population was over pensionable age (65 for men, 60 for women). By 2010, 23% of the European population is expected to be over 60 (Age Concern 1999). In Australia, the proportion of Australians aged 65 and over is expected to increase from 12% in 1991 to 13.8% in 2011, 17.3% in 2021 and 20.3% in 3031 (Australian Bureau of Statistics 1996).

Political involvement

Of significance to politicians who want to stay in power is the proportion of older voters rather than the proportions of older people. In the United Kingdom in 1990, 34% of the voters were over 55 with an increase to 41% expected by 2020. Comparable figures for other European countries are Germany 32% to 45%, Italy 33% to 44%, and France 32% to 40% (Wilson 1993).

The political involvement of older people in Europe has been documented by Walker who sees it as one of the most important issues confronting the European Union (Walker 1998). He mentions organised pressure groups such as the Grey Panthers in Germany, The National Pensioners Convention in United Kingdom, The C Team in Denmark and the Party of National Solidarity in Portugal. These are only examples of a world wide increase in interest being shown by older people in the political process.

Walker points out that the increasing involvement of older people in the political process makes it desirable that governments involve older people in all policy making likely to affect their welfare and well-being (Walker 1998).

Demands on health services

Australia, with a population that is relatively young by world standards, provides an example of the challenge facing governments in relation to management of health services.

The Australian population has been ageing comparatively quickly in recent years, particularly in the growth of numbers of people 80 years old and over. Canada and Japan have similar increases (Gibson 1998). In her publication *Aged Care*, Gibson has raised issues of management of the increase in numbers and the need for appropriate changes to policies and practice.

The concern about increasing demands on health services, at a time when the proportion of workers paying tax is decreasing, is very real and has led to increased research into ways that older people might support themselves and maintain their health and independence for as long as possible. Therein lies a paradox since improvements in the health of older people might increase longevity and hence lead to a further increase in numbers.

The potential problem of the cost of population ageing was described early by the Organisation for Economic Cooperation and Development as an impending world wide issue (OECD 1988). The concern that a financial burden will be imposed on society by “unproductive” older people continues, although the assumptions upon which the concern is based may not yet have been analysed fully.

A new group

The world has always had Third Agers, only some of whom persisted in leading active and productive lives after retirement from full-time employment. Most older people in the past apparently have been content to live out their few remaining years peacefully, working in their gardens, playing bowls, and looking after grandchildren. The main responsibility of society and of government was seen to be the provision of support in the form of pensions, health care, senior citizens clubs and hostels and nursing homes. Those who were mentally and physically active were considered to be able to look after themselves. The possibility that the older people might want more and might even be of benefit to society if given the opportunity appears to have been given little consideration.

Today the picture that is emerging in many countries is very different. The nature of the older community has changed globally due to changing work patterns, longer life expectancies and better financial security. Numbers have grown so rapidly, at a time when population controls are limiting numbers of births, that older people are now a significant proportion of the population and this proportion is still expanding. In the following sections it is shown that many modern Third Agers are achievers who are still mentally alert and physically active and they are dissatisfied with the options now available to them. Many are fitter both mentally and physically than previous generations of older people, with an expectation of many years of active life ahead. Many are looking for opportunities to continue learning and to keep their minds and their bodies active.

THIRD AGE LEARNING ORGANISATIONS

In response to the demand for a wider range of learning opportunities for older people, many new organisations have appeared in recent years in many countries. In Europe, the United States, Canada, South America, United Kingdom, China, Japan, the Middle East, South East Asia and Australia there are now many ways in which older people

can attend organised learning programs. Many of these programs are offered by universities, particularly during the summer when the campuses are free of their normal student load. Others are run by small community groups, churches, art and literary groups and other kinds of associations. Some are supported by government, others by universities or colleges, while others are run partly or wholly by volunteers in whatever accommodation they can find.

The number of organisations now offering Third Age learning, or interested in its development, is such that it would be impossible to list them in a publication of this type. A selection of such groups is described below. Additional details are supplied on some aspects of Australian organisations.

Elderhostel

The Elderhostel movement in North America is a good example of an organisation which has grown internationally, far beyond the expectations of its originators. Elderhostel was founded at the University of New Hampshire in 1975 with the goal to provide learning experiences for people over 60 (McCullough-Brabson 1995). "Elderhostel is for people on the move who believe learning is a lifelong process. ... Elderhostel is a non-profit organisation providing educational adventures all over the world to adults aged 55 and over." (Elderhostel 1999).

In the summer of 1975 five colleges and universities in New Hampshire offered programs and 220 "hostelers" participated. Five years later, Elderhostel programs were being offered in all fifty States in USA and in most Canadian provinces. In 1998, more than 270,000 hostelers participated in over 10,000 Elderhostel programs in approximately 70 countries (Elderhostel 1999).

Elderhostel programs are for travellers to new destinations with instruction and all meals and accommodation provided. A typical program extends over one week, with three to four hours of instruction each day, as well as field trips and social activities. The maximum group size is fifty and the cost averages US\$390 per person. International programs provide more extended tours, and service programs enable the hostelers to participate in such activities as archaeology and conservation. Other special activities are also run, such as intensive study and programs requiring the use of off-the-road four-wheel drive vehicles.

The Elderhostel movement is funded by tuition fees which are kept low to encourage participation, and by charitable gifts. All members are encouraged to contribute to the latter.

Pre-dating the Elderhostel organisation, but now part of it, are independent Institutes for Learning in Retirement (ILRs). The first of these was the Institute for Retired Professionals at the New School for Social Research in New York City. It commenced operation in 1962. Each ILR is affiliated with a college or university and its mission is "to serve adults in the local community by offering a non-credit academic program geared to their interests and talents". An Institute is a centre "for intellectual and social activity which welcomes older adults into the life of the college or university" (Elderhostel 1999). The main features of ILRs are sponsorship by a college or university, a community basis with open membership, no academic pre-requisites, courses designed, conducted and attended by their own members who are friends, co-volunteers and classmates and who offer voluntary services to the community and to the sponsoring organisation.

The Institutes for Learning in Retirement now form part of the Elderhostel Institute Network (EIN) which is a voluntary association of over 220 independent ILRs in USA, Canada and Bermuda. They are increasing in number at the rate of

about 25 ILRs per year and, in 1998, had over 52,000 members running 3000 courses per term (Elderhostel 1999).

An Australasian version of the Elderhostel movement, which runs some programs in conjunction with Elderhostel, is the Australian and New Zealand College for Seniors, based at the University of Wollongong (Swindell 1991).

University of the Third Age

Another fast growing Third Age learning organisation is the University of the Third Age. The first University of the Third Age was L'Universite du Troisieme Age which was formed at the University of Toulouse in 1972. The purpose was to improve the quality of life for older people through the use of university facilities and staff, providing study tours, cultural events and leisure activities. The movement spread rapidly through France into Belgium, Spain, Italy and Poland by 1974 (Fieldhouse 1996).

(The acronym UTA is used for continental Universities of the Third Age. The term U3A was introduced for the modified British model.)

The first British U3A was formed in Cambridge in 1981, following guidelines set up by Dr Peter Laslett of Trinity College (Laslett 1989). The Cambridge model gave British U3As a different orientation, setting them up as self-help organisations independent of university or college support. All U3A members participated by teaching, learning and assisting with planning and administration. They decided what courses they wanted to do and selected tutors for those courses from among their own members. Each U3A was autonomous. There were no course fees, no entry requirements to courses, no assessment of achievement and no academic or professional qualifications were gained.

The number of U3As in the United Kingdom increased rapidly and an umbrella organisation, the Third Age Trust, was formed in 1983. The aim of the trust is "to promote learning, research and community service among Third Agers everywhere" (Third Age Trust 1999). It encourages the formation of new U3A groups and organises subject matter networks. By 1999, the Trust had over 360 U3As with over 75,000 members (Third Age Trust 1999).

The University of the Third Age movement spread rapidly to countries as far afield as China, Australia and Argentina (Swindell and Thomson 1995) and continues to grow.

Most of the continental European UTAs are based in and sponsored by a university. These UTAs are University based groups, using University staff and facilities mainly in vacation times in a form of university extension operation. The development of a relatively independently operating group of program providers (U3As) run by volunteers, with no entry requirements or awards given emerged in the United Kingdom. In North America there are two comparable sets of organisations although, in this case, they developed independently with Elderhostels commencing later than the Institutes for Learning in Retirement.

U3As in Australia

In Australia, the U3A movement began with a small public meeting in Melbourne in August 1984 which resulted in three U3As commencing operation early in 1985 (Picton 1985). The rate of growth since that date has been rapid, particularly in Victoria, the Australian U3A State of origin. The movement spread rapidly through Australia and to New Zealand so that by 1999 there were approximately 176 independent and autonomous U3As in Australasia with a membership approaching

43,000. Currently there are over 60 U3As in Victoria alone, with some 13,000 members participating in over 100 different kinds of courses (U3A Network 1999). This growth has occurred without promotion of the concept other than by word of mouth (McDonnell and Dale 1998).

The Australian U3As have followed the British model in that each is autonomous and has adopted a similar voluntary, self-help approach. All members contribute to decision making about what courses should be run, how they should be conducted and by whom, and how the organisation should be managed. Courses are many and varied and usually have a learning or a physical activity component. They are designed “to provide ... programs of learning activities – and the social contacts arising from such programs – which will give stimulation and development to their lives” (McDonnell 1998a).

There are no course fees charged in U3As and membership fees are normally in the range of \$20 to \$30 a year. In Victorian U3As, membership gives an entitlement to attend as many courses as a member may wish. Members are also welcome to attend courses in other U3As, without the requirement for a further membership fee to be paid.

Lifelong learning in two Asian countries

Many Asian countries are also active in their acceptance and promotion of lifelong learning for Third Agers. Two are mentioned here in order to provide a comparison with Western countries in respect to the provision of learning opportunities for older citizens.

In Japan, lifelong learning has always been associated with those activities “undertaken for pleasure, mainly by housewives and retired people” (Sawano 1997) and many opportunities exist for older people to participate. This is an interesting contrast to what has happened in Western countries where the principles of lifelong learning have been applied in schools, colleges, universities and other institutions of formal learning. The problem in Japan is how to introduce new lifelong learning principles into formal education, introducing a more humanitarian approach which treats the learners as “sensitive human beings” and makes their learning activities more enjoyable (Chukyoshin 1996).

In China, consideration for the welfare of older people has always been a concern of the people in general. Wu and Ye, reporting on lifelong learning in the People’s Republic of China, state “there is increasing recognition that lifelong learning perpetuates a long term, overall increased quality of life” (Wu and Ye 1997, p 349).

In 1998 there were over 120 million Chinese aged 60 and over and “the majority ... long to learn new things” (Yu 1998 p 65). Learning opportunities are provided by special universities for the aged which were initiated in 1983. By 1996 there were some eight thousand universities or schools of various sorts across China providing appropriate programs for older people. Over 690,000 students were in attendance (Yu 1998). Yu goes on to report that these people benefit by renewing their knowledge, increasing their proximity with society and enhancing the quality of their lives. The result is that “their spirits got heightened” and “over 60% of the aged people are re-employed or find certain things to do” (p 66).

International organisations

While the Elderhostel and U3A movements and the attention given to Third Age learning in China and Japan are worthy of special mention they are only part of a

world-wide development in provision of learning opportunities for older people. Many other organisations are making such provision in many countries.

Most of the European UTAs are loosely linked through the Association International of Universities of the Third Age (AIUTA). Its main function is to run international congresses to spread ideas on successful activities and to provide stimulation and positive reinforcement for those participating. These are held biennially. In 1998 one was held in Germany with 460 delegates from 31 countries attending (McDonnell 1999).

Others links are provided through the TALIS (Third Age Learning International Studies) network which is a non-profit organisation incorporated in France, involving individuals from Argentina, Australia, Austria, Belgium, Brazil, Canada, China, Denmark, Finland, France, Germany, The Netherlands, Ireland, Israel, Italy, Norway, Spain, Switzerland, Turkey, United Kingdom and USA. The main activity of TALIS is to run an annual research seminar, the proceedings of which are published in TALIS, the bulletin of the TALIS network.

Yet another organisation with an international role is the European Network "Learning in Later Life" (LiLL) which was founded in Ulm, Germany, in 1995. LiLL is "an amalgamation of university-level institutions of continuing education for the third age and other institutions from 18 European countries" (Learning in Later Life 1999). The coordination office for the network is run by the Centre of General Academic Continuing Education (ZAWiW) at the University of Ulm. In the space of three years LiLL has attracted the attention of many Third Age organisations and is establishing a large electronic information system in English, German, French and Spanish. Current emphasis is on the use of the Internet to improve communication among people interested in lifelong learning

Finally, another organisation worthy of mention is the International Council of Adult Education (ICAE) which was formed in Canada in 1973 to facilitate the networking process by establishing a global network of organisations involved in adult learning and older people. The Asia South Pacific Bureau of Adult Education (EASPBA) has accepted responsibility for part of this network and has appointed Adult Learning Australia (ALA) - formerly the Australian Association for Adult and Community Education (AAACE) - to create a network in the Asia and South Pacific region. A current ALA project is OPAL (Older People and Adult Learning) and its purpose is to promote adult learning for older people in the Asia-Pacific Region. Current membership of ICAE comprises 106 regional and national member associations in 85 countries (International Council of Adult Education 1999).

The Third Age learning movement

While many of the Third Age learning organisations involved in the movements described above began in association with formal education institutions, universities and colleges in particular, the picture emerging is one of a new movement driven by the interests, motivations and efforts of the Third Agers who are participating. In the case of the U3A movement, it found its own feet in the United Kingdom, Australia and New Zealand only after separating from what were seen to be limitations due to close association with sponsoring universities. In the case of the Chinese and Japanese people, the provision of learning experiences for older citizens appears to stem largely from the high regard for those citizens held by society in general and partly from initiatives taken by non-education social and community organisations.

The role of the older learners themselves in establishing and running their own learning organisations is of interest and fits with an image of healthy and active people who know what they want and are willing to work to achieve it.

CHARACTERISTICS OF THIRD AGE LEARNERS

The need for more research

Education researchers are only beginning to think seriously about Third Age learners and have some distance to go before the motivations and needs of this group will be fully understood. Most studies of older people have been carried out by demographers, sociologists, medical researchers and gerontologists. Certainly, relatively few education researchers have shown an interest in what adult education has to offer to Third Agers.

In Australia, an assessment of the research literature on women and ageing found extensive research, 440 items in 18 broad areas of significance (Feldman 1995). However, other researchers drew attention to the fact that not one of the 440 papers was about the education of older people (Hurworth and Crombie 1995).

One problem with much of the research reported is the quality of the data, particularly where researchers have depended upon data collected by government bodies. In Australia, for example, learning opportunities for Third Agers are offered mainly by community providers. They cater for around 70% of all adults participating in adult education, 74% of whom are women (NCVER 1999). The National Centre for Vocational Education Research is the main body reporting on Adult Community Education and its data refers only to those community providers registered as such in order to receive government grants. Information on what is happening with many other community providers, including some U3As and program providers such as at galleries, churches and community societies and clubs, is not included.

Consequently, there is a wide open field for research into what drives Third Age learners, what benefits they gain personally, their development potential and what benefits they can give to the societies in which they live (Schuller and Bostyn 1992).

Third Age Learners

Much of the adult education provision throughout the world, particularly in developing countries, is directed towards the basic educational needs of the population. Included are such aspects as adult numeracy and literacy, entry qualifications to enable study at formal education institutions, vocational training to make employment or change in the nature of employment possible and on the job training for the employed (Hatton 1997).

While some of these aspects of formal learning remain of interest to some Third Agers, in general they look for other opportunities to learn. Studies of participation rates show that a very low percentage of older people participate in formal educational activities. Most of those that do participate are women. For instance, the Carnegie Inquiry into the Third Age population of 14 million in Britain found that only 5% were enrolled in adult education courses. Of this 5%, 5% were men taking vocational courses and 11% were women taking vocational courses (Banks 1992). The rest were taking non-vocational or leisure type courses.

By comparison, in Australia the desire of Third Agers to participate in educational activities in Australia was examined by the Australian Bureau of Statistics (Population Survey Monitor 1995). Participation rates in adult education and training

increased with income, occupational status and previous educational attainment. This suggests that Third Age learners may be predominantly people who appreciate the value of learning and of lifelong learning, and tend to be people with higher than average income and educational qualifications.

There is limited research on Third Age learners in Australia but some indication of their characteristics can be gained by examination of work done by Hawthorn U3A, one of the larger U3As in the Melbourne metropolitan area. Hawthorn draws on suburbs of relatively high socio-economic status but the findings of their studies appear to reflect the characteristics of Victorian U3As generally (Dale 1999a).

Hawthorn U3A has monitored its own development and has produced three research reports, in 1988, 1993 and 1997. One study examined the characteristics of its members (Hawthorn U3A 1997). Membership in 1996 was 923, comprising 78.4% women; 23% had been members for over five years; 56% were enrolled in more than one course run concurrently.

Ages ranged from below 54 (2.0%) to over 85 (5.3%) with a median age of 71 years. Seventy percent were born in Australia, the remainder having been born in 34 other countries.

Years of formal education were generally high with 18.1% having up to ten years and 56.1% more than 12 years.

An examination of previous occupations of members revealed that few (2.8%) had been manual workers although many (22.4%) had been in clerical or secretarial positions. There were high percentages of teachers, researchers and academics (23.5%), people employed in business and commerce (18.8%) and in health related activities (19%).

Thus, the Hawthorn experience is that there are sufficient numbers of people of lower income, lower occupational status and lower educational attainment attending U3As to indicate that many more Third Agers could participate and benefit, given the opportunity.

The evidence examined suggests that Third Agers may have a different set of motivations for learning. With retirement comes the loss of ability to earn income through full time employment and this may result in a loss of incentive to take accredited courses in formal education settings in order to gain further qualifications.

BENEFITS PERCEIVED

The European Older Students' Research Group investigated 4461 older students in Belgium, France, Germany and the United Kingdom, who were studying in universities, U3As, local colleges and adult education providers. Their reasons for continuing to learn were consistently similar, expressed in terms of a need to keep their minds active, to pursue new interests and for personal development (Clennell 1990 1994).

Hawthorn U3A, with over 600 members and offering over 80 courses in 1992, reported on members' perceptions of benefits they had gained. In order of frequency of mention, respondents included enjoyment, entertainment and stimulation (33.5%); knowledge gained (26%), and benefit from meeting people (22%). Eleven percent referred to widening horizons and 6.5% mentioned making new friends (Hawthorn U3A 1993).

Hurworth (1995) reported on the findings of the Active Seniors Project study which involved older people who were attending various kinds of learning programs. The benefits they perceived were social contacts gained, keeping up-to-date, less

pressure than in earlier education, personal development, life skills gained, improved quality of life, power gained from participation in the learning group, keeping the brain active and improved health.

The people who are participating in and benefiting from both Elderhostel and U3A activities give similar answers when surveyed. They talk about their pleasure in learning in areas they had previously not experienced or have been unable to access. They refer to the need to keep active in both body and mind and how much they have gained from participating in certain activities. Above all, they talk about how much more interesting and rewarding life has become, how many friends they have made and how much better they feel about themselves and life in general.

Health and Well-Being

Health researchers have carried out a considerable number of investigations into health problems of older people and ways of treating the major life threatening conditions, and the medical profession has had substantial success in the implementation of new treatments. A relatively new applied field of investigation, however, is into factors affecting lifestyles of older people, particularly those contributing to the adoption of a positive approach to ageing

Schuller, for example, referred to a mass of anecdotal evidence about the effect of education on physical and psychological well-being and made a plea for carefully designed case studies to be carried out to substantiate such evidence (Schuller 1993).

An issue of immediate importance to health service providers and to governments financing that provision is the possibility that promotion of positive ageing might reduce the demand on health services. While most attention by gerontologists and institutes established to study the ageing processes is still focussed on disabling and life threatening conditions, awareness of the potential benefits of positive, healthy lifestyles of older people is increasing. In Victoria, a comprehensive, 580-page report on Planning for Positive Ageing was produced at the end of 1997 after a year of intensive consultation with interested organisations and individuals (Family and Community Development Committee 1997). The report states that “participation in social, leisure and physical activities are positively related to higher levels of health, self-esteem and life satisfaction” (p xviii). Later in the report, the Committee states that “financial resources spent on promoting a healthy ageing approach not only improve the health of the community but can also reduce the health costs associated with caring for older Victorians” (p 197).

Some evidence supporting this assertion comes from a Hawthorn U3A study of its members in 1992. They found that 60% of the members rated their health as very good or excellent and 97% rated their health as good or very good or excellent (Hawthorn U3A 1993).

Support for a link between Third Age learning and well-being comes from an examination of studies into mental functioning, including memory and cognition. These studies led to the conclusion that it is possible that healthy individuals who keep their brains active will show little or no loss of intellectual abilities even into their eighties and beyond (Schaie and Willis 1991).

Further support comes from an Australian study which found that older people wanting to study in formal settings rated computer courses as the kind of courses they most wanted to do (Hurworth 1995). Since then, the demand for computer courses in U3As in Australia has increased to the point where one of the biggest problems faced

and expressed by U3A administrators is how to cope with that demand (U3A Network 1998).

OECD has examined the connection between learning and health and has reported that non-vocational and personal enrichment programs contribute both to performance and productivity and to general physical and mental health (OECD 1996 p 154).

While more evidence is needed, there is now a widespread belief that health benefits are gained by keeping both mind and body active.

Quality of life

Two early studies reported on benefits perceived by Elderhostel course participants (Brady 1983, Kinney 1989). A wide range of benefits was reported with a general emphasis on personal benefits as individuals, people wanting to continue to maintain quality of life and personal well-being. Frequent mention was made of benefits such as intellectual stimulation, an opportunity to learn about new things, meeting new and interesting people, keeping up-to-date, enjoyment from learning, new friends, sharing experiences with others, increase in confidence and self-esteem. These benefits are broader than an improvement in physical health, as they embrace both mental and psychological aspects.

An Australian study looked at both the personal and wider contexts and obtained very similar responses to the above but with an added dimension. Participants experienced feelings of strength and a sense of power gained by the mutual support and group solidarity in the learning environment (Hurworth 1995).

A more recent Australian study found that adults taking adult education courses gain a great deal of satisfaction from what they do. The proportion taking accredited courses that lead to increased opportunities for employment or to access to further courses of study was low and relatively few moved on to some form of further study. Participants in those courses stated that they were studying to improve their chances of employment. Many also spoke about a desire to enrich their personal lives.

Those not taking accredited courses, 90% of all participants in the study, gave their reasons for being there as seeking to achieve dignity and feelings of self-worth. They spoke of the need to be able to study at their own pace, at times that were suitable to them. An overall requirement was that they wanted to do things they enjoyed doing (Teese 1999).

From these findings a picture of the Third Age learner emerges – someone who knows what he/she wants, who is aware of potential benefits to mind and body due to participation in learning activities, and who will participate enthusiastically under the right conditions. An overall consideration is that the learner must enjoy the activities in which he or she participates. The net result expected is an improvement in quality of life.

PROBLEMS IN PROVISION OF APPROPRIATE LEARNING ACTIVITIES

The kinds of learning activities that should be offered to older people have received sporadic and disjointed attention by researchers. Fields of investigation have tended to concentrate on what can be offered to adult learners by formal educational institutions. Areas investigated include the needs of people who were born in other countries, particularly those from non-English speaking countries, needs associated with major life transition periods, the needs of women, and training in basic skills as preparation for work, including voluntary work. The results of those studies offer little

to those seeking guidance on what kinds of program should be offered to Third Age learners.

A study carried out on behalf of the Adult, Community and Further Education Board in Victoria, Australia found that adult education providers often do not know what kinds of programs to provide for older learners (Hurworth 1995). Another study in Maine, USA, also reported that little is known about how educators view the learning needs of elders who live in their communities (Brady, French and Peck 1989). Indeed, Laslett, the father of the Cambridge U3A model, frequently refers to the tendency for Second Age educators to pontificate on rather than conduct research into what is best for Third Age people.

Problems in formal settings

The world wide movement to provide education opportunities for older people began in the early 1960s with the establishment of the first Institutes for Learning in Retirement (ILRs). It developed in the 1970s (U3A 1972, Elderhostel 1975) as a form of university extension provision to meet a need expressed by the intended beneficiaries. While older people appear to have been involved in planning and implementation of the programs offered, management remained in the hands of the sponsoring institutions. This had the distinct advantage of providing suitable accommodation for the classes, continuity of management, ready availability of academic tutors and equipment, and provision of necessary funds to run the activities. However, the range of courses available was limited to what the sponsoring institution was able to provide, a small selection of what was offered to other students.

Formal education providers for Third Age learners include universities and colleges of advanced education, colleges of technology, and adult education providers. In those institutions emphasis is generally on entry qualifications, achievement of specific knowledge, assessment of progress, and opening up of pathways to further learning or employment much of which is irrelevant to the Third Age learner. Barriers that restrict opportunities to study in formal courses have been described by many researchers, including Martindale and Drake (1989), Kolland (1994), Versen (1986), Bornat (1993), Riggs and Mott (1993), and Evans (1995). They point to a discontinuity between the offerings of formal educational institutions and the goals of Third Age learners and offer some explanation for why continuing or adult education courses offered by such institutions, while of interest to older learners, often attract relatively few.

Problems associated with the programs offered to Third Age learners, the learning environment and the cost of taking a formal course will be discussed briefly below.

Programs offered

A study conducted in USA found that the two main reasons why older adults did not participate in traditional educational activities were a negative self image and, for those who were motivated, lack of interest in the courses offered (Peroto 1990).

Other reasons for reluctance to participate do not appear to have been documented but there is ample anecdotal evidence.

After selection of a course that appears to be of interest, the first barrier appears to be that of course entry requirements. Lack of flexibility in considering past achievements of older people can be frustrating and discouraging.

Further frustration can occur after examination of course objectives, content and conditions. Few institutions are prepared to modify objectives and conditions set

for young students preparing for employment and careers for the sake of the needs of potential older students.

Assessment requirements can offer a further disincentive. Some older students want the associated qualification and are content to accept the assessment requirements but many more want to take courses for the experience and enjoyment of learning itself. To them, formal assessment is irrelevant.

For institutions serious about attracting Third Age learners, one of the most obvious areas for attention is the nature of the programs offered. Successful completion of a formal course is usually measured in terms of knowledge and skills gained and access opened to further study or employment. Such criteria are incidental to the main objectives of Third Age learners who measure their success according to how much better they feel about themselves, how many new friends they have made and how worthwhile the activity has been to them as individuals (Hawthorn U3A 1993).

Course development for Third Age learners requires consultation with a representative group of older people, trial in a setting involving older people and evaluation by potential course participants. Once developed, the course should be presented flexibly, varying content and pace to suit the individual group concerned, modifying the approach and even course content to suit the needs of the particular class group. Furthermore, the friendliness of the class setting and the level of enjoyment of class members should be a prime consideration.

Affective objectives may be included in formal course curricula in traditional tertiary institutions but assessment of their achievement is seldom mentioned. Their achievement in Third Age learning activities is paramount.

On reflection, most educators would agree that in any learning environment concerned with the values of lifelong learning the omission of affective objectives is a serious oversight. Second Agers must have knowledge and skills and associated formal qualifications in order to gain employment, to earn money to enable them to live comfortably, to raise their children and educate them. They also need to develop a love of learning, an interest in continuing to learn and an appreciation of the value of learning. A commitment to lifelong learning requires achievement of affective objectives involving personal satisfaction with the learning process, not so different from the outcomes cherished by Third Age learners. This is a lesson yet to be learned by those formal course developers who declare their commitment to lifelong learning objectives with no intention of designing activities to achieve affective objectives or measuring the extent to which they may have been achieved.

The learning environment

The environment in which formal courses are offered varies a great deal but, in general, includes a large building with stairs, many rooms and people moving to a planned and complicated program of lecture and tutorial timetables. Most older people prefer a more comfortable and relaxed environment.

The nature of the student body can also provide disincentive. Sociologists tend to argue that older people should become as integrated into society as possible, carrying out activities in family and mixed age groupings. Many older people, particularly those more physically active and mentally alert, may agree in principle but set limits in practice. In general, they say that they prefer the company of those of similar age group and of like minds (Dale 1999a).

Cost

A major barrier for many Third Age learners is the cost of formal programs. Most Third Age learners have limited income and no opportunity to increase it so must budget carefully in order to continue to feel financially secure. The cost barrier for many who might contemplate taking a formal course can be insurmountable. In Victoria, Australia, a reasonably affluent State by world standards, this is certainly the case. A recent study into post-retirement incomes showed that approximately 60% of retirees had annual gross incomes less than A\$30,000 and 72% of over 60s had incomes less than A\$12,000 a year, with women significantly worse off than men (Centre for Stress Management 1996).

An examination of costs of formal courses can be revealing. Current Australian University charges for undergraduate courses are of the order of A\$1000 per subject. Higher degrees or single subjects taken for personal interest usually attract fees that are considerably higher. Typical fees for adult education courses offered by the Council of Adult Education and by community providers in Victoria vary from around A\$15 to A\$30 per session of one and a half to two hours, most being around A\$20 a session. Over a full year a single sequence of such courses would cost the student around A\$700. By comparison, in most U3As the cost is between A\$20 and A\$30 for a full year irrespective of the number of courses taken. No course fees are charged. On the average, U3A members take two courses simultaneously, each for a full year.

Even institutions established for the purpose of provision of adult education to the community, for example education providers in Australia providing courses under the aegis of Adult, Community and Further Education (ACFE), have difficulty in attracting older learners. Only one in ten of adults attending such classes in Victoria take formal courses and only one in three of those taking formal courses continue with further study (Teese 1999). Many ACFE courses are designed with formal entry requirements and classroom organisation, and assessment of achievement with pathways to employment or further study in mind (ACFE Board 1997).

Current practice in many formal education institutions is inconsistent with the needs and aspirations of the majority of Third Age learners.

Problems in non-formal settings

While Third Age learners are showing a strong desire to participate in learning activities, the effective provision of such activities includes aspects which could be limiting actual numbers of participants. Most of the following examples of problems encountered are from Australian U3As, assuming a strong probability that other Third Age learning providers experience comparable difficulties.

McDonnell has estimated that approximately 1.5% of retired people in Australia attend U3A courses and suggests that it should be possible to increase this percentage significantly if some of the associated problems could be solved (McDonnell 1998b).

In a recent survey of U3As in Australia and New Zealand, administrators cited a shortage of volunteers, both tutors (U3A teachers are known as tutors) and administrators, as the main deterrent to future growth (Swindell 1999).

The emergence of community based, autonomous learning groups in the Institutes for Learning in Retirement in North America and self-help Universities of the Third Age gave Third Age learners the opportunity to develop the groups in a way that appealed to them. The success of programs such as those offered by ILRs and U3As are largely due to the fact that most of the problems associated with formal courses have been reduced to levels acceptable to the client group. Courses are

designed and taught by older people who respond to the needs of their class participants. The atmosphere is friendly, relaxed, non-competitive and encouraging. The goals set are mainly the unexpressed personal goals of those taking part. Their classmates are of a similar age and of like mind. Costs to the participants are comparatively reasonable.

Organisation operating costs

While keeping costs low increases opportunities for Third Agers to take courses, it creates a problem for the organisation offering such courses by limiting income. The fact that U3As are able to operate on very small budgets is due mainly to the fact that no person receives payment for his/her services. All tutors, organisers, administrators and office staff are volunteers. The main costs in most U3As are accommodation rental, equipment and day-to-day running costs and all of these have to be kept as low as possible.

In contrast to other community providers in Victoria, U3A operational costs are minimal. This can be demonstrated by an examination of comparative costs. The system of grants offered by the Adult, Community and Further Education Board to community providers to run approved courses is calculated from an estimate of costs of providing such courses, expressed in terms of Student Contact Hours. In 1998, grants were based on a Student Contact Hour rate of A\$5.01 (Eastern Metropolitan Region of ACFE 1998). That is relatively low for formal education but is high compared with the cost of offering U3A courses. In Manningham U3A in suburban Melbourne, which had 570 members and offered 51 courses most of which extended for the full year, the Student Contact Hour cost in 1998 was approximately 65 cents (Dale 1999).

While U3As are able to operate successfully on such low incomes they cannot pay commercial rates for rental of premises and have difficulty in purchasing basic equipment. A substantial equipment investment, such as setting up a computer training facility, is generally beyond their resources. While the grant money available to them from Adult, Community and Further Education sources is limited, there is usually enough to enable basic office and classroom equipment to be purchased.

It is interesting to note the extent to which individual U3As in Victoria accept the U3A principles of self-help, independence and autonomy. Only 8.6% of the Victorian U3As surveyed saw finance as a major problem (U3A Network 1998).

Accommodation

The biggest problem facing providers of non-formal learning activities and the U3As in particular, is that of accommodation. The U3A Network-Victoria survey in 1998 revealed that 40% of Victorian U3As found accommodation to be a major problem and a further 16% regarded it as a moderate problem. Inability to pay commercial rents has meant that classes are run in private homes, libraries, church halls, premises of sporting clubs and anywhere else in the community where low cost accommodation can be found. Some local government bodies assist by providing free or low cost accommodation in the community interest but that kind of support is the exception rather than the rule (U3A Network 1998).

Numbers of volunteers

In U3As, dependence on volunteers to carry all teaching and administrative duties creates some problems, particularly in organisations with low membership numbers. The U3A Network survey showed that 14% of Victorian U3As found that finding

tutors was a significant problem and 9% had a problem finding enough volunteers to help with management and administration (U3A Network-Victoria 1998).

Accessibility

In order to make courses readily accessible to Third Agers, geographic accessibility is essential. In suburban Melbourne all community providers of adult education are accessible by public transport and most are within five kilometres of their potential course participants. Many older people, particularly those less confident about driving their own cars, are able to attend locally run courses (Dale 1999).

Advances in communication technology are beginning to make it possible for education to be provided directly into the homes of Third Age learners. As more older people become familiar with computer technology they will be able to benefit from courses offered by universities, colleges and adult education organisations which have established virtual campuses and are able to provide access at reasonable rates.

In 1999, the first “U3A Without Walls” was set up in Australia for older people who are isolated by distance or circumstance, such as illness or being a caregiver. Course participants use the Internet to take part in two eight-week pilot courses, Writing Family History and Botany For Knowledge And Enjoyment, developed by U3A course leaders. An evaluation of the project to date suggests that the Internet will become an important medium for providing intellectually stimulating programs for older people everywhere.

LIFELONG LEARNING POLICIES AND THIRD AGERS

In 1972 the UNESCO International Commission on the Development of Education released a report recommending the adoption of lifelong learning as the basis for educational policies in the years to come. The report described the traditional role of education as being too restrictive in its concentration on training the young for anticipated employment and preparing future leaders for the nation (Faure 1972).

Over the following years the principle of lifelong learning was developed by UNESCO and OECD. In 1972, the World Assembly on Ageing, in adopting the Vienna Plan of Action, made a specific plea, in Recommendation 45, for the development of education policies that recognised the right of education for the ageing and the provision of educational programs tailored to their needs (United Nations 1982).

In 1996 OECD warned of significant growth in demand for adult education in coming years and argued that adult community education facilitates individual empowerment, promotes social cohesion and strengthens democratic culture (OECD 1996 p 161).

The work of UNESCO and OECD has led to a general acceptance of the concept of lifelong education and recognition of its value to societies worldwide. Educators and policy makers have adopted the principles and given attention to how their formal education systems might be modified to accommodate them.

One might argue that formal educational institutions have a first responsibility to prepare young people and adults to enable them to obtain gainful employment, pursue a career, educate their children and take their place in society as responsible citizens. Acceptance of that premise implies that any provision of courses for older citizens who have completed their careers and have left the work force, even though they may persist in remaining active in mind and body, is a secondary consideration and one that may well be overlooked in times of economic stringency.

This point of view is supported by an analysis of the content of a recent publication on lifelong learning (Hatton 1997). Its chapters are a selection of descriptions of lifelong learning approaches and philosophies in countries on the Pacific rim which include Asian countries, USA, Canada, Australia and New Zealand. Of the 26 papers presented, 18 made no reference to any aspect of Third Age learning, six made incidental or passing reference to it and only two gave it serious consideration.

Attention has been drawn to the tendency of government to fund lifelong learning in the context of labour market training and retraining with the result that funded programs tend to become unavailable to people after their retirement (McDonell 1998b).

Researchers in many countries have reported disappointment at the lack of attention given to education of older people and many have stated the need for specific policies to be introduced to remedy that situation (Schuller and Bostyn 1992), (Thompson 1994), (Oussoren 1995).

Difficulties in introducing policies to improve learning opportunities for older people can be illustrated by reference to the Australian experience. In 1988 the principles of lifelong learning were accepted by the Australian government as a guide for the development of education and training policy (Dawkins 1988). Following the release of that policy statement, the principles of lifelong learning were adopted as policy by all government departments and providers of education, in the context of education for employment and training which included general adult education, the sector providing opportunities for Third Age learners.

Three years later, attention was drawn to the relative neglect of the adult and community education sector, describing it as the Cinderella of education provision in Australia (Senate Employment and References Committee 1991). The Senate committee plea for special consideration for that sector was again not successful in achieving a significant change in policy.

Six years later, a more strongly worded report was released (Senate Employment and References Committee 1997) pointing blame at the Federal government policy makers' conceptualisation of education and training and the way in which they had allocated funding to the various sectors. Emphasis had been placed on preparation for employment, re-training and the creation of a globally competitive work force. Non-vocational courses and the provision of general adult education received only token recognition and nominal funding.

In practice, nothing has changed. The same policies and lack of support for general adult education persist. The need to bridge the gap between the original policy of lifelong learning for all and the practice carried out by educational providers is more urgent than ever as the demand for Third Age learning has increased considerably in the intervening years.

This problem is not confined to Australia. It affects Third Agers throughout the world. The European Commission has stated that "if it is to secure its place and future in the world, Europe has to place at least as much emphasis on personal fulfilment of its citizens ... as it has up to now placed on economic and monetary issues" (European Commission 1996 p 11).

Jarvis has drawn attention to the fundamental difference between traditional education practice and Third Age learning. "Third Age learning is non-vocational, is cooperative, aimed at human fulfilment and it is a leisure time pursuit. It is a re-emergence of liberal adult education." (Jarvis 1998 p 28)

Indeed, one might well argue that Third Age learning is exposing a fundamental weakness in the way education has developed during the latter half of the twentieth century. The values of Third Age learners are the values of all individuals, from the First to the Fourth Age. Irrespective of age, people need to feel good about what they do. In addition to earning a living, maintaining a lifestyle and keeping up with the latest developments, they need to develop personally as individuals and as members of society, participating in appropriate learning activities that they enjoy and that enhance their well-being and quality of life. Vocational education seldom addresses these values.

CONCLUSION

Preparation for Third Age learning in the twenty-first century requires a reassessment of the role of education in the development of the individual, an objective that appears to have been neglected in the rhetoric of modern educational practice.

Current developments in Third Age learning can be seen as a compensatory movement, an attempt to restore equilibrium between considerations of economic welfare of a country and the welfare of the individual as an informed and well-adjusted member of society. The pursuit of high Gross Domestic Product and high living standards has swung the education mission pendulum far away from acceptance of responsibility for how people feel about themselves. Evaluation of the success of education as a whole must embrace such values as personal dignity, self-respect and well-being and be judged on criteria in addition to those concerned with success in earning money or excelling in business or academia.

Third Age learners are a relatively new phenomenon, under-researched and under-resourced but with potential to be of considerable benefit to society and to the economies of all countries. The interest of Third Agers in participation in educational activities demonstrates the need for lifelong learning to be about personal fulfilment and the promotion of the well-being of individual citizens as well as being concerned with social, democratic and economic development. They may be at the vanguard of a re-assessment of the objectives and practices in education for adults of all ages.

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