

ROAD SCHOLAR[®]



Lifelong Learning: A National Resource for Well-Being in Retirement

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Lifelong Learning Day

Learn Something New Today

James Moses

President and CEO, Road Scholar



As we celebrate the inaugural Lifelong Learning Day on October 15, 2015, there is one message that everyone should take away from this day: Lifelong learning is good for you. We at Road Scholar have known this in our hearts since our founding 40 years ago as Elderhostel. We have known it because it has been our privilege to serve millions of extraordinary older Americans who are curious about the world, who love learning side by side with other people like themselves and who — *because* they love to learn — are hale, hearty and sometimes seem like they’ll go on forever. We’ve served these exemplary people by creating educational travel experiences so rich in learning that a U.S. Senate report once described our programs as “simply college in a more compact form.”

What we have believed for four decades, we are now able to verify with research. Lifelong learners, especially those who pursue learning in a social environment, experience enhanced feelings of well-being and may even stave off the scourges of modern aging such as Alzheimer’s disease. What’s more, as Dr. Thomas Perls, Founding Director of the New England Centenarian Project, describes in this report’s introduction, social learning may also help you live longer.

Beyond the educational adventures we create and operate all over the world and across the United States every week of the year, we are most proud of the leadership role we have taken in extending opportunities for lifelong learning into the communities of almost every American, particularly through the financial and moral support we have invested in establishing hundreds of Lifelong Learning Institutes. As a not-for-profit educational institution, we see this as an extension of our mission and a responsibility to society.

These community institutions, along with Road Scholar, are the binary stars of the lifelong learning galaxy in the United States, and describing this system and exploring the deep impact it has had on older Americans is the purpose of this report. These are not the only channels for lifelong learning, of course. Community

recreation organizations, colleges and universities, libraries, new types of online learning, and other not-for-profit organizations are also delivering outstanding learning programs. The opportunity to learn in retirement is within the grasp of almost every American.

As we envisioned Lifelong Learning Day, we wondered whether involvement with a Lifelong Learning Institute or participation on Road Scholar programs *specifically* correlated with higher levels of personal well-being. To find out, we examined our own internal research in fresh ways. This report details these findings, but we are under no illusions that this constitutes academic research. Rather, we believe the conclusion is intriguing and we hope it spurs further research. This report also describes the landscape of lifelong learning in America in some detail, and we hope this overview will be useful to policymakers, leaders of Lifelong Learning Institutes and others.

Most of all, we hope the occasion of Lifelong Learning Day inspires all Americans to learn and to make a habit of lifelong learning. I promise you: It will make you feel good, it may help you live longer and, most importantly, you'll meet interesting people and have fun along the way.

Mental Stimulation, Social Engagement and Longevity

Thomas Perls, M.D., M.P.H. for Road Scholar
Founding Director, New England Centenarian Study
Professor, Boston University School of Medicine
Author, “Living to 100 Life Expectancy Calculator”



Most of us should be able to live to 90! Studies of identical twins reared together versus apart, as well as Seventh Day Adventists who have particularly healthy habits, reveal that a human’s average genetic makeup — our blueprint if you will — should allow us to live around 30 years beyond 60. The Seventh Day Adventist religion asks that its followers don’t smoke or drink alcohol, be vegetarian, eat in moderation, regularly exercise (thus leading to a healthy weight) and emphasize religion and family in their lives. These habits generally translate into average life expectancies of 86 years for men and 89 years for women. If a person does the opposite, that is, they smoke, drink too much, have a diet conducive to obesity, and are a couch potato, then a life expectancy in the 50s or 60s would not be surprising.

Among these healthy behaviors, why would an emphasis upon religion and family translate into longer life expectancy? A recent Ohio State University study noted that religion can motivate a person to adhere to healthier habits or behaviors. Spirituality, which includes activities such as prayer and meditation, has been shown to calm a person and decrease blood pressure. Faith can have a calming effect on a person, basically reassuring them that all will turn out all right and for the better.

Personality testing of centenarians and their children (at an average age of 71 years) lends some clues as to why family activities could lead to longer life. My research group has found that New England Centenarian Study participants were generally found to score high in two personality traits, extroversion and agreeableness, both of which are conducive to establishing and maintaining friendships and familial relationships. Friendships and family ties in turn lead to cognitive engagement, enjoyable activities, sharing experiences, social safety

nets and less loneliness. The study participants on average also score low in another personality domain called neuroticism. People who score high in neuroticism tend to worry a lot and internalize their stress, holding on to it rather than shedding it. Those who score low in this trait tend to effectively manage their stress rather than allow the stress to manage them. Such individuals tend to have less high blood pressure and cardiovascular disease.

Another interesting trait associated with longevity is having a sense of purpose. A 2014 University of Rochester School of Medicine (my alma mater) study of 6,000 people in a Midlife in the United States Study (MIDUS) found that greater purpose in life was consistently associated with lower mortality in young, middle-aged and older people. This was the case independent of positive relationships and emotions. Many of the centenarians in our study indicate that the most important trait for them is having a purpose in life. Examples have been: continuing to care for a child or helping to care for grandchildren, still working, mentoring and/or volunteering, performing music or other talents, competing in sports or other forms of competition, and yes, you had to know this was coming — traveling, learning and socializing with others with similar interests and goals.

All of these healthy habits and behaviors translate into resilience and decreasing the risk for frailty. Centenarians embody resilience, or what others have called increased adaptive capacity or functional reserve. Over 90 percent of centenarians are independently functioning in their early 90s despite the fact that they might have an age-related disease for many years. That is, they compress their disability toward the end, living the vast majority of their very long lives independently. This compression is due to resilience at biological, psychological and social levels. Known influences of resilience are: physical behaviors such as diet (vegetarian or Mediterranean is better than a lot of red meat), physical activity and sleep, social connectedness (staying engaged with relevant groups), effective cognitive and psychological coping strategies and, as already noted, pursuing a life of meaning and purpose.

Studies of the Seventh Day Adventists demonstrate that, on average, people can be centenarian-like, in that extra years produced by healthy habits also translate into fewer years of disability despite living to older age. In other words, the older you get, the healthier you've been. How interesting it would be if we come up with reliable measures of resilience and then see how a morning walk through Pompeii with like-minded people and a knowledgeable guide followed by some delicious grilled calamari, a glass of verdicchio and a conversation about Etruscan art translates into enhanced resilience.

Executive Summary

The major points and findings of this report are as follows:

- “Lifelong learning” has several meanings. In this report we focus on the aspect of lifelong learning that is synonymous with “learning in retirement.”
- From humble beginnings in the 1960s and 1970s, resources for lifelong learning in the United States have become widespread and are now available in virtually every community.
- The major institutions for lifelong learning are the 400+ Lifelong Learning Institutes (LLIs), Road Scholar (founded in 1975 as Elderhostel) and numerous other community and not-for-profit organizations. Lifelong Learning Institutes serve at least a quarter-million older Americans each year.
- These organizations are extremely popular with their members and participants. Verbatim satisfaction comments indicate that “mental stimulation” and “social engagement” are primary reasons why people like them.
- Research in the fields of gerontology, psychology and neuro-science has established that mental stimulation and social engagement correlate highly and may lead to well-being, longer life spans, and cognitive health.
- Older individuals who participate in lifelong learning organizations and educational travel show levels of well-being and optimism about the future substantially above national averages.
- LLI members and Road Scholar participants also have levels of educational attainment substantially higher than national averages, which have been shown to correlate highly with interest in lifelong learning. However, *even when the data is reweighted to eliminate educational attainment as a variable*, well-being, measured with a qualitative self-assessment of the previous 12 months, is substantially higher among LLI members and Road Scholar participants than for a national sample.
- Though this is not academic research, we believe these results are intriguing and bear further investigation to determine if individuals attracted to lifelong learning, whatever their educational attainment, are predisposed to life satisfaction and optimism or whether the pursuit of lifelong learning leads to well-being and a positive outlook on life.

How This Report Was Prepared

The inaugural celebration of Lifelong Learning Day on October 15, 2015, is an opportunity to survey the landscape of learning in retirement in the United States, to consider the positive impact the myriad learning opportunities have for an aging American population, and to remind older Americans, especially the huge Baby Boomer generation rapidly moving into retirement age, of the importance of mental stimulation and social engagement to cognitive health and personal well-being.

Road Scholar, a not-for-profit organization with a mission to inspire adults to “learn, discover and travel,” has been in the vanguard of the Lifelong Learning Movement since its founding as Elderhostel in 1975. From small beginnings on five New Hampshire college campuses that summer, Road Scholar, now in its 40th Anniversary year, has changed countless lives and perspectives by helping more than 5 million inquisitive participants explore new places and topics. Road Scholar also, through the work first of the Elderhostel Institute Network and now the Road Scholar Institute Resource Network, has played a key role in creating and nurturing Lifelong Learning Institutes (LLIs) across the United States. In the 1990s alone, Road Scholar played a part in the founding of 200 LLIs.

This report is based on numerous secondary sources as referenced in the footnotes, and on the results of seven surveys, two administered by the Road Scholar Institute Resource Network to better understand the LLI landscape, four internal Road Scholar surveys, and one “third-party” survey conducted by the National Council on Aging. The seven surveys were as follows:

- The 2014 “United States of Aging” Survey conducted by the National Council on Aging. This comprehensive survey polls older Americans on a variety of attitudes and opinions including life quality, optimism about the future, financial and other types of preparedness for retirement and aging, concerns, and many other measures. Elsewhere in the report this source will be referenced as the **NCOA Survey 2014**. We borrowed questions from this survey for our own surveys in order to have a point of comparison with a representative national sample.¹
- Two surveys focused on Lifelong Learning Institutes. The first, conducted in the winter of 2013/2014, surveyed the executive directors (or their equivalents) at 172 LLIs in the United States

1 <https://www.ncoa.org/resources/usa14-full-results-report-pdf/>

and Canada on topics including membership, administration, and curriculum. The second, conducted in the winter of 2014/2015, surveyed more than 6,000 members of 43 LLIs on demographics, activities, attitudes, and thoughts about aging and retirement, using questions borrowed from the **NCOA Survey 2014**. Elsewhere in this report these surveys will be referenced as, respectively, the **LLI Administrator Survey 2013** and the **LLI Rank-and-File Survey 2014**.

- The two most recent quarterly surveys of Road Scholar participants, conducted in the spring and summer of 2015. These surveys of nearly 6,000 recent participants shared many of the same questions asked to “rank-and-file” LLI members. Elsewhere in this report these surveys will be referenced as **Road Scholar Participant Survey Spring 2015** and **Road Scholar Participant Survey Summer 2015**.
- A survey of 1,567 Americans, aged 55+ with postgraduate degrees, conducted in July 2015. Elsewhere in this report this survey will be referenced as Road Scholar National Survey Summer 2015.
- An internal conducted by Road Scholar in 2010 of lifelong learning resources in several major communities in the United States. Elsewhere in this report this survey will be referenced as **Lifelong Learning Audit 2010**.

Peter Spiers, Road Scholar’s Senior Vice President for Strategic Outreach, and the author of “*Master Class: Living Longer, Stronger, and Happier*” (Center Street/Hachette, 2012), is the principal author of this report.

The two surveys of Lifelong Learning Institutes were made possible by a grant from former Road Scholar Board of Directors member Dr. K. Patricia Cross.

About Dr. K. Patricia Cross. Dr. Cross is Professor of Higher Education, Emerita at the University of California at Berkeley. Cross has had a distinguished career as a university administrator (Assistant Dean of Women, University of Illinois and Dean of Students at Cornell University), research (Distinguished Research Scientist at Educational Testing Service and Research Educator at The Center for Research and Development in Higher Education, University of California, Berkeley), and teacher (Professor and Chair of the Department of Administration, Planning, and Social Policy at the Harvard Graduate School of Education and Professor of Higher Education (David Pierpont Gardner Endowed Chair, University of California, Berkeley).



The author of eight books and more than 200 articles, monographs and chapters, Cross has been recognized for her scholarship by election to the National Academy of Education, receipt of the E.F. Lindquist Award from the American Education Research Association, the Sidney Suslow Award from the Association for Institutional Research, and the Howard Bowen Distinguished Career Award from the

Association for the Study of Higher Education.

She was voted one of “the most influential voices” in higher education in a *Change Magazine* poll in 1975, and when the poll was repeated in 1998, she was again selected as a national leader. Elected Chair of the Board of the American Association of Higher Education twice (1975 and 1989), she has received many awards for her leadership in education, among them the Leadership award from the American Association of Community Colleges, the Outstanding Service Award from the Coalition of Adult Education Organizations, the award for outstanding contributions to the improvement of instruction from the National Council of Instructional Administrators, and the Academic Leadership Award from the Council of Independent Colleges. She has been awarded 15 honorary degrees and is listed in “Who’s Who in the World,” “Who’s Who in America,” “International Who’s Who of Women,” and “Who’s Who in American Education.”

She is a member of the National Academy of Education and twice served as chair of the Board for the American Association of Higher Education. She served as a board member of the Carnegie Foundation for the Advancement of Teaching, the Berkeley Public Library, and Elderhostel (now known as Road Scholar).

Cross has lectured on American higher education widely in the United States and abroad in England, France, Denmark, Germany, the Soviet Union, Japan, Australia, New Zealand, Hong Kong, and Holland. Her interests are primarily in changing college student populations, adult learning, and the improvement of teaching and learning in higher education.

Cross received her bachelor’s degree in mathematics from Illinois State University and master’s and Ph.D. degrees in social psychology from the University of Illinois.

What We Mean by “Lifelong Learning”

“Lifelong learning” has a variety of meanings. In the English-speaking world outside of the United States, lifelong learning is typically (but not exclusively) used in a vocational education context, as in when knowledge workers are advised to adopt the lifelong learning habit so that their skills will continue to be relevant in a rapidly changing economy, or when policymakers advocate building institutions that promote lifelong learning so that national economies will be competitive. A recent article in the business section of *The New Zealand Herald* entitled “Learning to Cope With Work in Future,” for example, begins with a quote from futurist Alvin Toffler—“The illiterate of the 21st century will not be those who cannot read and write, but those who cannot learn, unlearn, and relearn.”—and asserts that “learning will be the currency of our work and will need to become an ongoing part of our lives.”² On the other side of the globe, in Ireland, the Galway-Mayo Institute of Technology’s “Lifelong Learning Prospectus”³ of part-time courses for 2015–2016 is devoted exclusively to job-enhancement skills like Web Design to Payroll Techniques and states that “engaging in lifelong learning has significant individual and social benefits in terms of career development, changing career path and general personal development.”

In the United States, “lifelong learning” has at least three meanings. First, there’s the vocational meaning seen in other parts of the world. In a survey of Google alerts for the phrase “lifelong learning” over a recent three-month period, 12% of results from the United States had a vocational emphasis. The second common meaning of lifelong learning focuses on learning for the purpose of personal enrichment throughout life both as a value to be instilled in young learners and as a value libraries have a duty to foster in the communities they serve. An article in the *Ocean County Breeze* (Calif.) about the Long Beach Public Library’s hands-on “Maker Camp” summer program for “teens and tweens” captures both meanings, as summarized in a quote from a library staff member: “As a center for lifelong learning and intellectual curiosity, the Long Beach Public Library is the ideal

2 http://www.nzherald.co.nz/business/news/article.cfm?c_id=38&objectid=11486428

3 <http://www.gmit.ie/sites/default/files/public/lifelong-learning-mayo/docs/lifelong-learning-prospectus-2015-16.pdf>

host for Maker Camp and we are thrilled to have been selected as an affiliate.”⁴ In the Google alert survey, 49% of the results had this general meaning.

The third meaning of “lifelong learning,” commonly seen in the United States but rarely in the rest of the world, is synonymous with “learning in retirement,” connotes learning for learning’s sake, and accounts for 41% of results in the Google survey. There are several reasons why this usage exists in the United States but for the most part not elsewhere. The United States, fueled by post-World War II prosperity, was the first nation where a distinctive “retirement lifestyle” first appeared, beginning, perhaps, when real estate developer Del Webb first glamorized a leisure-centered retirement built around golf and sun. The United States also has a highly educated populace and a culture of self-improvement, two factors that combine naturally to make continued learning a strong interest of a large segment of the retired population. But perhaps the most important reason for the currency of this usage is the existence across the United States of more than 400 community-based organizations, many of which are called Lifelong Learning Institutes, each of which has a loyal following of learners, most of whom are retired. Many of the first wave of LLIs, founded in the 1960s and 1970s, were called Institutes for Retired Professionals (for example, at the New School in New York City and at Syracuse University) or Institutes for Learning in Retirement (Harvard). The first LLI to use “Lifelong Learning” in its name may have been the Academy of Lifelong Learning at the University of Delaware, founded in 1980. Eleven years later, the U.S. Senate’s Special Committee on Aging published an “Information Paper” titled “Lifelong Learning for an Aging Society.”⁵ Since then “lifelong learning” and “learning in retirement” have been interchangeable terms, and that is the meaning of lifelong learning focused on in this report.



4 http://www.oc-breeze.com/2015/07/06/73782_teens-and-tweens-invited-to-free-drop-in-maker-camp-at-long-beach-main-library/

5 <http://www.aging.senate.gov/imo/media/doc/reports/rpt991.pdf>

A Brief History of Lifelong Learning in the United States

Historical Roots: Non-vocational adult learning has deep historical roots in the United States. The Lyceum Movement began in 1826 and quickly expanded to hundreds of informal organizations that gave young men, in a frontier society with few institutions for learning of any kind, an opportunity for education and exposure to ideas, sometimes from prominent lecturers and thinkers like Ralph Waldo Emerson and Henry David Thoreau. In a rapidly expanding nation and economy, lyceums were a venue for establishing connections and an engine for self-improvement and upward mobility for both speaker and audience. A 28-year-old Abraham Lincoln, for example, addressed the Young Men's Lyceum of Springfield, Ill., on Jan. 28, 1838 on the topic of "The Perpetuation of our Political Institutions."

The Chautauqua Institution, founded in 1874 to offer continuing education to Sunday School teachers, quickly expanded its purpose to providing college-level learning in a relaxed, lakeside setting in western New York to both men and women. Chautauqua was perhaps the first American example of a "learning vacation," reflecting a more settled and prosperous nation with a well-developed transportation infrastructure. Local or traveling variations of Chautauqua rapidly proliferated, offering learning and leisure, before then available only to wealthy Americans able to afford to travel to Europe for the Grand Tour, to a rapidly growing American middle class.

The New School for Social Research: The modern Lifelong Learning Movement, focused on learning in retirement, began in the early 1960s at New York City's New School for Social Research. A group of retired school teachers, unhappy with the enrichment program offered by their union, approached New School administrators with the idea of offering more academically rigorous courses. The New School readily agreed to a three-year trial, provided the courses were open to all, and The Institute for Retired Professionals (IRP) was born. Four hundred members were chosen from 3,000 applicants; for a \$45 annual membership, IRP members could enroll in any New School daytime courses. The real innovation of the program, however, was the series

of weekly seminars organized and taught by IRP members themselves.⁶

Other Pioneer LLIs: Other LLIs followed in the 1970s, including the Institute for Lifetime Learning at Cowley County Community College (Kansas), the Institute for Learning in Retirement at Syracuse University in 1975⁷, and the Duke Institute for Learning in Retirement, the Harvard Institute for Learning in Retirement, the Institute for Retired Professionals and Executives at Brooklyn College, and the Personal Enrichment in Retirement (PEIR) Program at Hofstra University, all in 1977, and Emory’s Senior University in Atlanta, in 1979.⁸ An additional 34 LLIs were founded in the 1980s.

The Elderhostel Institute Network: Elderhostel (later, Road Scholar) was founded in 1975. In a history of Elderhostel published in 1993, author Eugene Mills, former president of the University of New Hampshire, wrote that:

As Elderhostel and the Institute movement developed, it was obvious to all observers that there was substantial compatibility in fundamental assumptions, values, goals, and clientele of the two programs. Both programs reject the view that aging is a process of failing energy and value, but rather affirm the continuing promise and dignity of older people. Both programs depend on the active, personal involvement of participants. Both programs assume that learning capacity does not decrease as years increase, but that learning is a conducive means of self-fulfillment for elders.

However, Elderhostel and the Institutes did not develop at an equal pace. By the mid-1980s, Elderhostel was growing at an astonishing rate of 20 to 30 percent per year, while the Institute program was expanding much more slowly. Furthermore, Elderhostel had established a balance between decentralized programming and a highly centralized national headquarters, but the Institute movement had no real center.

Leaders of various Institute programs had for a number of years sought a national mechanism to coordinate their efforts. The administration and Board of Directors of Elderhostel, equally aware of the programs’ potential for mutual benefit, engaged in informal discussions with Institute officials. Finally, on June 12-13, 1986, the leaders convened a more formal meeting to consider “the desirability and feasibility of having Elderhostel serve as a national coordinating organization for the Institute Movement.”⁹

6 “The Story of Elderhostel,” Eugene S. Mills, University Press of New England, 1993., p. 163

7 “The Story of Elderhostel,” Eugene S. Mills, University Press of New England, 1993, p. 163

8 “2000 Directory of affiliated Institutes for Learning in Retirement,” Elderhostel Institute Network, 2000

9 “The Story of Elderhostel,” Eugene S. Mills, University Press of New England, 1993, p. 167

As a result of this meeting, the Elderhostel Institute Network (EIN) was formally organized on Oct. 21, 1987. Over the next year, an Institute Advisory Committee was recruited, an Office of Institute Support and Development was created and a director was hired to lead it and, early in 1989, the first issue of the EIN newsletter, “Network News,” was published and distributed.



The '90s, A Decade of Growth: With consultation and advice from the EIN’s Office of Institute Support and Development, the years 1990-1999 saw stratospheric growth, with 199 LLIs founded in that 10-year period. In 1993 alone, 32 LLIs got their start. By the end of the decade there were approximately 300 LLIs across the United States and Canada, 252 of which had opted to become affiliates of the Elderhostel Institute Network.

The costs of running the EIN and its Office of Institute Support and Development with four full-time staff were partially defrayed by membership dues, newsletter subscription fees and meetings and conference revenue, but the goal of closing the deficit through corporate or foundation funding was never realized. (An exception was an American Express grant of \$100,000 received in 1997.) Elderhostel continued to subsidize EIN; in the five-year period 1994-1998, for example, that subsidy—net of the American Express grant—totaled \$958,000. This situation was untenable for a not-for-profit organization and several alternatives were explored. A survey of LLIs indicated intense aversion to an increase in dues as a way to turn EIN into a break-even operation; instead, dues were eliminated, staff was cut back initially to one full-time position, and EIN became a network for sharing ideas and best practices through an e-newsletter and a website rather than an office managing regional conferences and actively working with local groups to start new LLIs.

After 1999/Osher Lifelong Learning Institutes: Perhaps the most significant development in the LLI movement after 1999 was the involvement of the Bernard Osher Foundation in facilitating the growth and long-term viability of more than 100 LLIs across the United States. Bernard Osher and his wife, Barbro, had a longstanding interest in lifelong learning, and their foundation had begun providing financial support for the Fromm Institute in San Francisco in 1984.¹⁰ According to the Osher Foundation website, “In the fall of 2000, the foundation began to consider programs targeted toward more mature students, not necessarily well-served by the standard continuing-education curriculum. Courses in such programs attract students of all ages eager to accumulate units to complete degree or to acquire life skills. By contrast, the interest of older adults, many of whom are at retirement age, is in learning for the joy of learning—without examinations or grades.”

10 “Staying the Course: Thirty-Five Years of Osher Philanthropy,” Mary Bitterman, p. 83

Beginning in 2001, the first two endowment grants were given to the University of Southern Maine and Sonoma State University in California. Satisfied with the progress the grants enabled these LLIs to achieve, the foundation entered the lifelong learning field in a “significant fashion,” sending Requests for Proposals to LLIs based at California State University or University of California campuses. Initial grants of \$100,000 enabled funded LLIs to focus on growing their membership, and successful LLIs became eligible for endowment grants of \$1 million or more to support ongoing operations. The common thread of Osher-supported institutes was “[n]on-credit educational programs specifically developed for seasoned adults who are aged 50 and older; university connection and university support; robust volunteer leadership and sound organizational structure; and a diverse repertoire of intellectually stimulating courses.” Grantee institutes also agreed to change their name to “Osher Lifelong Learning Institute at the University of X.” Looking toward the future when the Osher Foundation would “spend down” its endowment, and to ensure there would continue to be “‘connective tissue’ between and among the growing number of Osher Institutes,”¹¹ the Foundation in 2004 established a National Resource Center based at the University of Southern Maine. Among other services, the NRC manages OLLI National Conferences every 18 months.

Currently the Osher Foundation supports 117 LLIs in the United States, with at least one “OLLI” in each state and the District of Columbia. In the years since 1999, many new LLIs have also been founded. Road Scholar’s LLI Resource Network (formerly the Road Scholar Institution Network, or RSIN) now comprises 404 members, including 107 Osher Lifelong Learning Institutes.

11 “Staying the Course: Thirty-Five Years of Osher Philanthropy,” Mary Bitterman, p. 91

Landscape of Lifelong Learning in the United States

Overview. In 2010 Road Scholar conducted an audit of lifelong learning resources in the United States and found that opportunities for lifelong learning/learning in retirement were widespread, particularly in more populated areas, but also well outside the large metropolitan areas thought of as educational and cultural meccas. **The Lifelong Learning Audit 2010** focused on five metropolitan areas—Portland, Ore., Phoenix, Ariz., Raleigh, N.C., Minneapolis/St. Paul, Minn., and Cincinnati, Ohio.

The most thorough audit of lifelong learning resources was in Cincinnati. A sampling of these opportunities included the following: “lectures, seminars, special tours and events ... for adults” at the Cincinnati Museum of Natural History; courses in “drawing, ceramics, photography, painting, sculpture, and more” at the Art Academy of Cincinnati; a “wide range of classes for the culinary enthusiast” at the Midwest Culinary Institute; a variety of courses ranging from Arabic and Binocular Astronomy to Solo Travel and Writing Unforgettable Fiction at the “Communiversity” (part of the Continuing Education program at the University of Cincinnati); courses in French Language at the Alliance Française de Cincinnati; bridge instruction at the Cincinnati Bridge Association; the opportunity to participate in one of dozens of community choruses and orchestras; book groups and writing groups, including a program called “Late Bloomers,” a two-day program for adults getting started in writing creative non-fiction, at Cincinnati’s Mercantile Library; and more.

The other metropolitan areas, in all parts of the country and of varying sizes, had similar resources for lifelong learning/learning in retirement. While not an exhaustive audit, this survey strongly supported the notion that lifelong learning resources are indeed widespread.

The sampling of resources in Cincinnati described above excludes perhaps the most important resource of all—the Osher Lifelong Learning Institute at the University of Cincinnati, which “provides opportunities for

lifetime learning and social interaction to the mature residents of Greater Cincinnati.”¹² Among the dozens of course offered to, and mostly facilitated by, its 1,700 members for the Fall semester of 2015 are: “McCarthyism and HUAC vs. The Motion Picture Industry,” “Reflections of a Tuskegee Airman,” “Sin and Redemption in the Modern Novel,” and “Guided Autobiography.”¹³ Courses in crafts, exercise, financial management, and other topics will also be offered.

The OLLI at the University of Cincinnati is one of more than 400 similar organizations in the United States. While each Lifelong Learning Institute is independent, they share many common elements and together could fairly be said to comprise the most significant institution for learning in retirement in America.

Lifelong Learning Institutes and their members. A conservative estimate of the total number of Lifelong Learning Institutes (LLIs) in North America is 450. The LLI Resource Network (formerly the Road Scholar Institute Network) includes 404 member organizations, and we have identified several dozen additional LLIs, including 13 Osher Lifelong Learning Institutes (OLLIs), which are not members.

The LLI Administrator Survey 2013 stratified 172 responding LLIs by size of paid membership. (For example, 24% of the LLIs participating in the survey indicated paid membership in the 301-500 range, while less than 4% indicated paid membership exceeding 2,000.) We estimated conservatively that the average paid membership for an LLI is 600, and concluded that there are at least 270,000 older Americans and Canadians who have been actively involved in an LLI in the last 12 months. In the **Road Scholar National Survey Summer 2015** of 1,567 adults aged 55 or older with postgraduate degrees, 6.6% of respondents answered that they had taken a course or attended an event at an LLI in the last 12 months. U.S. Census data from 2010 indicates that there were then approximately 10 million Americans aged 55 or higher with advanced degrees; based on the results of this survey there could have been as many as 660,000 older Americans involved in the past year with an LLI.

Whether the total number of active LLI participants is closer to 270,000 or 660,000, our research indicates that LLI participants are in general extremely satisfied with the experience. In the LLI Rank-and-File Survey 2014 of the members of 43 LLIs, we used a methodology called “Net Promoter Score” (NPS) to measure LLI members’ assessment of and satisfaction with their own LLIs.¹⁴ NPS measures satisfaction but, importantly, it also

12 https://www.uc.edu/ce/olli/about_olli.html

13 <https://www.uc.edu/content/dam/uc/ce/docs/OLLI/Catalog/OLLI%20F15%20Catalog%20Combined-for%20web.pdf>

14 Developed by a team at the Bain Consulting Group in the 1990s, NPS has been adopted by hundreds of organization and companies as a simple and effective way to measure both customer satisfaction and—importantly in an era of viral marketing—customer loyalty. (Road Scholar has been employing NPS in its program evaluations for nearly three years.) The NPS question set is simple. The first question asks respondents to rate a product, service, or organization, and is typically a variation of this question: “On a scale of 0 to 10, how likely are you to recommend [product, service, or organization X] to others?” The second question is open-ended, asking respondents “What is the primary reason for your score?” The first question provides a *quantitative* measure of satisfaction and

measures the word-of-mouth power of a product or service. The **LLI Rank-and-File Survey** also asked, “How did you first learn about your LLI?” Fifty-three percent of respondents who indicated they are active members answered, “I learned about it from a friend or family member,” with, “I read or heard about it in the media,” a distant second at 10%. This result indicates the deep importance of positive word-of-mouth to LLI growth, and attests to the value of NPS as a methodology for measuring member satisfaction and loyalty their LLI.

Lifelong Learning Institutes: Member Satisfaction. Of the 6,189 survey respondents who answered the NPS question, 5,517 indicated that they had been active in their LLI in the last 12 months. Of these “actives,” 84% were Promoters, giving a 9 or 10 rating, and a scant 4% were Detractors, giving a rating of 6 or less. The Net Promoter Score across all 43 participating LLIs was thus 80 (84% minus 4%).

This is an extraordinary result, evidence of the excellent job LLIs are doing at meeting the needs of their members and the importance of LLIs in their members’ lives. As a comparison, below are some recent NPS scores for industry leaders¹⁵ among major US corporations:

Company	Industry	2012 NPS Score
USAA	Banking	83
Amazon.com	Online Shopping	76
USAA	Auto Insurance	74
Trader Joe’s	Grocery	73
Apple	Computer Hardware	71
Costco	Department Stores	71
USAA	Homeowner’s Insurance	71

loyalty; the second provides rich *qualitative* insight into what people particularly like or dislike about that product, service or organization. As they developed the Net Promoter concept, the Bain team observed that respondents divided neatly into three distinct groups. Respondents who gave high ratings of 9 or 10 were very likely to make positive comments to their friends, family, and colleagues about the product in question; they gave the name “Promoters” to this group. Respondents who gave ratings of 7 or 8 harbored neutral feelings, were less likely to talk at all about their experience with the product in question, and were labeled “Passives.” Those in the last group of respondents—who gave scores of 6 or lower—were likely to make negative comments and were called “Detractors.” Observing that the negative impact of Detractors offset the positive impact of Promoters in the realm of viral or word-of-mouth marketing, the inventors of the NPS methodology arrived at the “Net” in the “Net Promoter System.” The Net Promoter Score, therefore, is calculated by subtracting the percentage of respondents who are Detractors from the percentage of respondents who are Promoters. For example, if 60% of respondents are Promoters, 30% are Passives, and 10% are Detractors, NPS is 50 (60% minus 10%).

15 <http://www.netpromoter.com/why-net-promoter/compare>



Individual LLI NPS scores were also consistently high, ranging from a high of 100 to a low of 65 (still a very high NPS score). Two LLIs scored perfect 100s (that means every respondent rated these LLIs a 9 or a 10); six scored in the 90s; 18 scored in the 80s; 13 scored in the 70s; and four scored in the 60s.

Nine of the participating LLIs were Osher Lifelong Learning Institutes (OLLI). Collectively the OLLIs had an NPS score of 83, edging out 34 other participating LLIs that collectively had an NPS score of 80.

Female respondents are more likely to recommend their LLI than male respondents; the NPS score was 83 for female survey respondents and 78 for male respondents. (This result could lead to an intriguing hypothesis and further study about how men and women perceive learning in a social

environment in different ways.)

Why Members Love Their LLIs: One of the richest sources of insight in the **LLI Rank-and-File Survey 2014** was the thousands of open comments in answer to the second part of the NPS question: “What is the primary reason for your score?” Together they offer a nuanced picture of just why people value the LLI experience. We carefully reviewed every comment, sorted them into broad themes. What follows are representative comments from the open-ended question:

Learning and intellectual growth in a low-pressure environment were the focus of many comments.

“This is an educational experience that constantly amazes and informs.” – “The instructors are highly accredited for their respective courses, have traveled extensively within the regions being covered, have taught at the graduate degree level in many cases, and are usually adept with the latest A/V presentation technology.” – “The eight courses I have taken so far have been eye-opening, challenging, and a bit nostalgic, as I have a doctorate and loved being a student. The range of courses has been excellent.” – “Often those classes become favorites and spur me into further investigation.”

Some respondents singled out the opportunity to learn new things.

“I love being able to play my instrument after so many years of not having a group to play with and learn new things.” – “It’s an opportunity to learn a little about a subject one might not be interested in learning a great deal about. There is no pressure to learn more than wanted, but a deep interest might be sparked and the instructor can become a valuable resource.” – “I have tried things, like writing poetry, and yoga, that I hadn’t attempted before.” – “I have learned lots of things I never would have ventured out to try.”

For others, social engagement — meeting and interacting with other people, and even developing close friendships — is the main reason for the high NPS score they awarded.

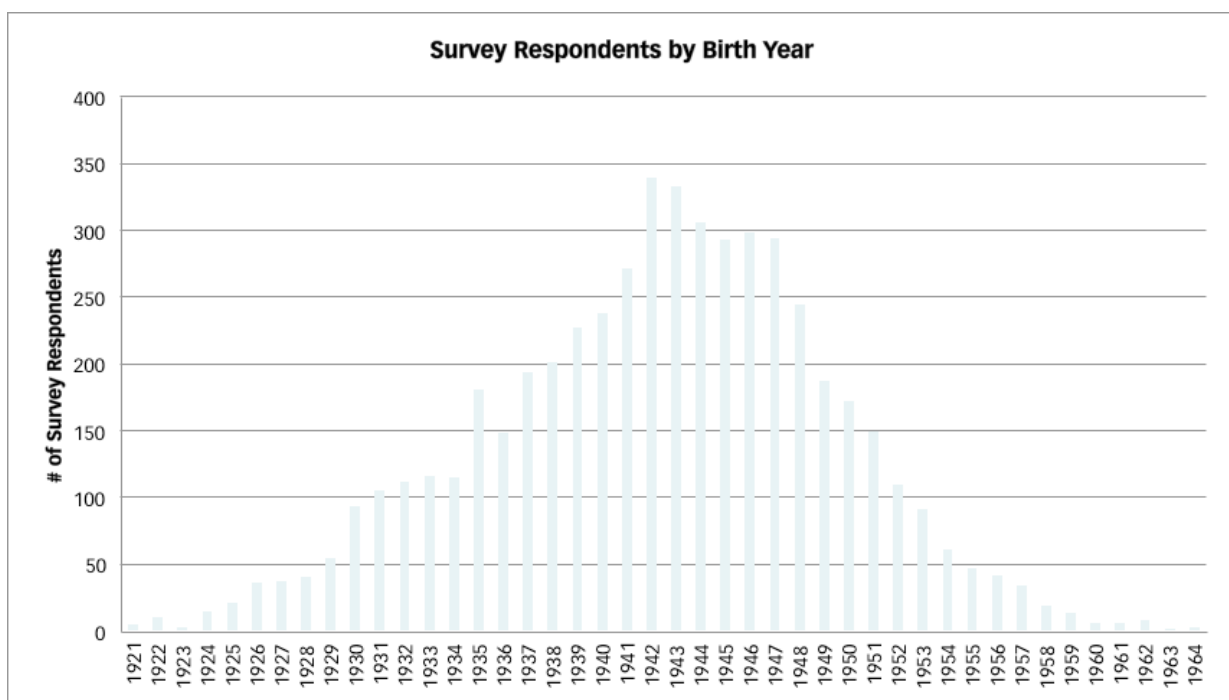
“It offers an opportunity to meet interesting people.” – “It’s a good way to meet people of similar interests and possibly find a good friend or two.” – “I came for the intellectual challenge, but am also finding the people with whom I share the experience to be a growing benefit.” – “OLLI is a happy, challenging, intellectual, good-food, good-company way to meet new people and create long-lasting friendships.” – “We often go out with LLI friends.” – “The LLI provides us with avenues to feed each of these areas of our lives with people in our local community with similar interests and values whom, perhaps, we have never had the opportunity to meet and get to know.” – “I live in a rural area. A high proportion of my friends come from the LLI.” – “The LLI introduced me to community and friends when I moved here and had no connections but one relative in the area.” – “It keeps seniors intellectually engaged, off their couches, and interacting with a modestly varied group of people not necessarily in their regular ‘circle’ of friends and family.” – “This LLI program helps reduce the chances for isolation in our rural area considerably.” – “I have made some very good friends that I would have never known had I not joined LLI.” – “It is like a family.”

Many respondents noted that LLI participation is good for you. There is strong awareness of the connection between mental stimulation and social engagement and brain health and successful aging.

“Being retired I need to make a special effort to keep mentally stimulated and this program does exactly that.” – “A great place to keep your brain from going into atrophy.” – “It is good to keep your mind active. When you retire you don’t want to sit at home watching TV.” – “Continuing to engage our minds is critical to a healthy and happy retirement.” – “Brain food for retirees.” – “The key to staying young and healthy is the kind of engagement that OLLI offers.” – “I believe that you should continue to learn, even if it is a hobby. It keeps you active and alert. The brain tissues stay alert. If you don’t use it, you lose it!” – “Being active is the key to a happy last third of your life!” – “When one is in a class of particular interest with a really good instructor, my brain cells are happy and hoppin’. It is a joy when those brain cells really get a good workout.” – “We need mental challenges and social interactions in this aging game.” – “I think that we should continue learning all our lives, also there is the enjoyment of socialization. Both lead to a longer life.” – “Lifelong learning is crucial to quality living as a mature adult.” – “Whether educational or just for fun, I have found the classes brain-stimulating and know that is important for our aging brains!” – “As a retiree, I don’t think

people should just sit around watching game shows on TV or going to bingo lunches. Expand your mind!” – “I never want to stop learning and want to stave off Alzheimer’s.” – “I believe that the day I stop learning is the day that I’ll die, so OLLI is an intellectual lifeline.” – “I think pursuing interests and learning new things is a key to health and happiness as we age. Once retired, it’s crucial to do things outside your home and perhaps outside your comfort zone to stretch your mind and body.”

Lifelong Learning Institutes: Demographics. The distribution of birth year for survey respondents shows the bell-like shape of a normal distribution. The “mode” (most common) birth year was 1942, indicating that 72 was the most common age among respondents. The 10 most common birth years were 1939-1948, showing that the bulk of LLI participants are in the tail end of the so-called “Silent Generation” and that the Baby Boomers (born 1946-1964) are just beginning to be involved in LLIs in large numbers.



LLI participants are a very educated bunch. Fifty-five percent have earned master’s degrees or higher, while another 28% have earned bachelor’s degrees.

What is the highest level of education you completed?	
Less than high school	0%
Some high school, no diploma	0%
Graduate from high school or equivalent (GED)	3%
Some college, no diploma	10%
Associate degree (e.g. AA, AS)	4%
Bachelor’s degree	28%
Master’s degree	37%
Professional degree (e.g. MD, DDC, LLB, JD)	8%
Doctoral degree	10%

Two-thirds of respondents are women, reflecting the fact that life expectancy for women is greater than for men, and also perhaps suggesting that women more than men are drawn to learning in a social environment.

Please indicate your gender.	
Male	34%
Female	66%

Eighty percent of respondents are retired.

Which of the following phrases BEST describes your employment status?	
Retired and not working at all	80%
Work full-time as a paid employee	1%
Work part-time as a paid employee	7%
Self-employed	6%
Unemployed, but looking for work	0%
Unemployed, but not looking for work	1%

Disabled or on medical leave	1%
Other	3%

Almost a third of respondents who aren't retired say that they "never" plan to retire.

When do you expect to fully retire?	
Within the next 12 months	8%
1 to 3 years from now	16%
3 to 5 years from now	12%
5 or more years from now	10%
Never	31%
I don't know	23%

Sixty percent of respondents are married.

Which of the following words or phrases BEST describes your marital/relationship status?	
Married	60%
In a registered domestic partnership, civil union, or long-term partnership	3%
Never married	6%
Divorced or separated	13%
Widowed	18%

LLI participants are overwhelmingly "Non-Hispanic White or Euro-American."

Which of the following best represents your racial or ethnic heritage?	
Black, Afro-Caribbean, or African American	0%
East Asian or Asian American	1%
Latino or Hispanic American	0%
Middle Eastern or Arab American	0%

Native American or Alaskan Native	0%
Non-Hispanic White or Euro-American	96%
South Asian or Indian American	0%
Other	2%

The most common reported career field is “teacher or professor” (22%), followed by “nurse, medical technician, or other medical occupation” (7%).

What do you consider to be your primary career field? This may have been your occupation when you were working regularly in the past, or it may be your current occupation.	
Teacher or professor	22%
Nurse, medical technician, or other medical occupation	7%
Manager or supervisor in a company	5%
Administrative assistant, secretary	5%
Engineer, scientist	5%
Social worker or psychologist	4%
Business owner, self-employed	3%
School or college administrator	3%
Corporate, executive management	3%
Homemaker	3%
Librarian	2%
Analyst, programmer	2%
Writer, designer, editor, illustrator	2%
Attorney, judge, or other legal profession	2%
Accountant	2%
Physician, MD, dentist, psychiatrist	2%
Office manager	1%
Consultant	1%

Principal or dean	1%
Travel agent, travel-related occupation	1%
Other	16%

Thirty-five percent of respondents report annual household incomes in the \$35,000 to \$74,999 range.

Please tell us your approximate annual household income from all sources. This information, along with other information you provide, is strictly confidential.	
Under \$10,000 per year	0%
\$10,000 - \$34,999 per year	12%
\$35,000 - \$74,999 per year	35%
\$75,000 - \$99,999 per year	22%
\$100,000 - \$149,999 per year	19%
More than \$150,000 per year	12%

Road Scholar. Not-for-profit Road Scholar, founded as Elderhostel in 1975, is the largest educational travel organization in the world. Its mission is as follows: “Not-for-profit Road Scholar inspires adults to learn, discover and travel. Our learning adventures engage expert instructors, provide extraordinary access, and stimulate discourse and friendship among people for whom learning is the journey of a lifetime.” A 1991 U.S. Senate Information Paper called “Lifelong Learning for an Aging Population” stated that “Elderhostel is simply college in a more compact form.”

Road Scholar Participant Satisfaction. Road Scholar participant satisfaction, as measured using Net Promoter Score methodology in the Road Scholar Participant Survey Spring 2015, a survey of people who participated in a program in the past 24 months, also was 80—exactly the same NPS score as the LLI group.

Road Scholar NPS Open-ended Comments: Road Scholar participants are loyal to Road Scholar for many of the same reasons that LLI members are loyal to their lifelong learning organization.

Learning:

“A true learning adventure.” – “[I] always meet great people and learn something new.” – “[I] like the idea of learning all kinds of new things about the place you visit.” – “Great learning experiences about the history, culture, music and food of the areas visited.” – “I learned so much without going to school.” – “You learn so much.” – “I love the idea that one can learn something and not be tested.” – “Learning for the joy of

learning.” – “I love the intellectual stimulation.”

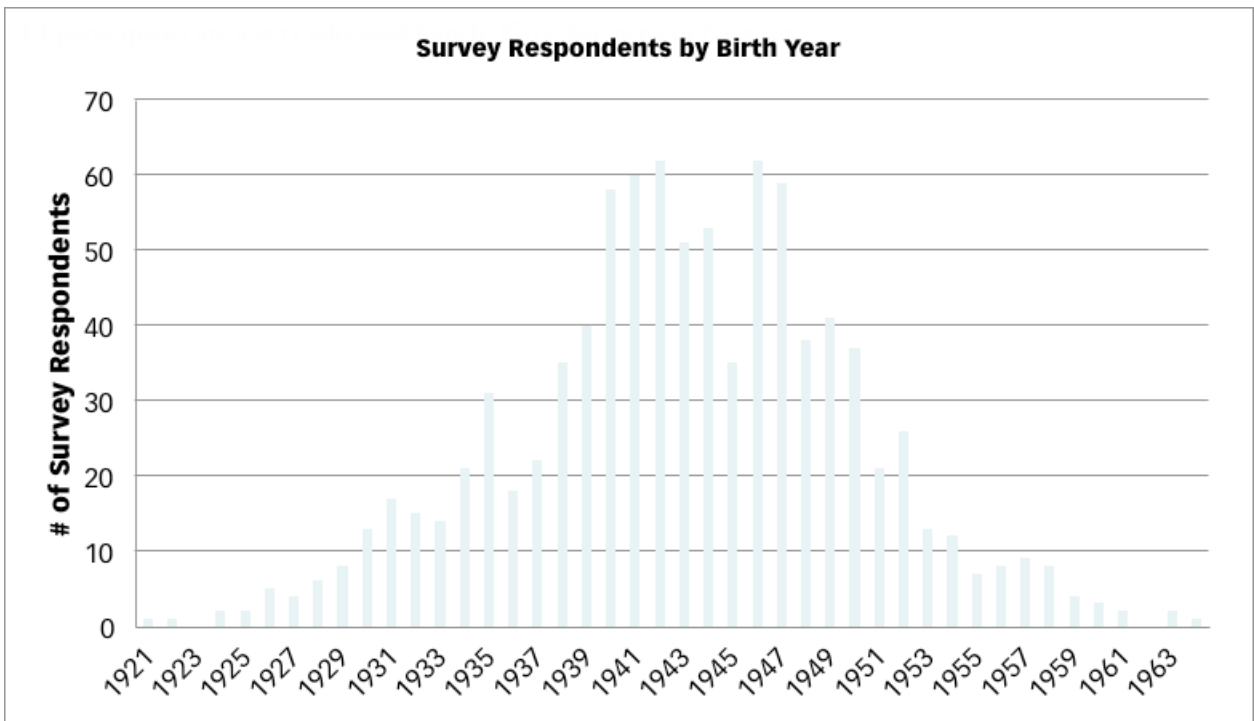
People:

“It’s a good way to meet some very interesting, intelligent people.” – “I enjoy interfacing with different people from all over the country.” – “I have met very interesting people on my trips. It has been a life-changing experience for me.” – “Learning in the company of people who are adventurous no matter their age.”

Cognitive Health:

“These programs give us an opportunity to restart our brains on subjects of interest.” – “Mentally and socially stimulating.”

Road Scholar Participant Demographics. The distribution of birth year for survey respondents shows the bell-like shape of a normal distribution. The “mode” (most common) birth year was 1942, indicating that 72 was the most common age among respondents, just as in the LLI data. Other than the anomalous 1945 year, the core birth years of 1939 to 1949 were also nearly identical to LLI members.



LLI participants are a very educated bunch. Fifty-five percent have earned master’s degrees or higher, while another 28% have earned bachelor’s degrees.

What is the highest level of education you completed?	
Less than high school	0%

Some high school, no diploma	< 0%
Graduate from high school or equivalent (GED)	2%
Some college, no diploma	6%
Associate degree (e.g. AA, AS)	4%
Bachelor's degree	28%
Master's degree	43%
Professional degree (e.g. MD, DDC, LLB, JD)	6%
Doctoral degree	10%

Two-thirds of respondents are women, reflecting the fact that life expectancy for women is greater than for men, and also perhaps suggesting that women more than men are drawn to learning in a social environment.

Please indicate your gender.	
Male	34%
Female	66%

Eighty percent of respondents are retired.

Which of the following phrases BEST describes your employment status?	
Retired and not working at all	80%
Work full-time as a paid employee	7%
Work part-time as a paid employee	7%
Self-employed	3%
Unemployed, but looking for work	1%
Unemployed, but not looking for work	<1%
Disabled or on medical leave	<1%
Other	1%

Fifty-six percent of respondents are married.

Which of the following words or phrases BEST describes your marital/relationship status?	
Married	54%
In a registered domestic partnership, civil union, or long-term partnership	3%
Never married	8%
Divorced or separated	17%
Widowed	18%

LLI participants are overwhelmingly “Non-Hispanic White or Euro-American.”

Which of the following best represents your racial or ethnic heritage?	
Black or African American	1%
Asian	2%
Latino or Hispanic American	1%
Native American or Alaskan Native	0%
Non-Hispanic White or Euro-American	96%

The most common reported career field is “teacher or professor” (22%) followed by “nurse, medical technician, or other medical occupation” (7%).

What do you consider to be your primary career field? This may have been your occupation when you were working regularly in the past, or it may be your current occupation.	
Teacher or professor	26%
Nurse, medical technician, or other medical occupation	8%
Manager or supervisor in a company	5%
Administrative assistant, secretary	3%
Engineer, scientist	5%
Social worker or psychologist	4%

Business owner, self-employed	4%
School or college administrator	2%
Corporate, executive management	5%
Homemaker	2%
Librarian	4%
Analyst, programmer	3%
Writer, designer, editor, illustrator	2%
Attorney, judge, or other legal profession	2%
Accountant	3%
Physician, MD, dentist, psychiatrist	2%
Office manager	1%
Consultant	2%
Principal or dean	1%
Travel agent, travel-related occupation	<1%
Other	14%

Thirty-five percent of respondents report annual household incomes in the \$35,000 to \$74,999 range.

Please tell us your approximate annual household income from all sources. This information, along with other information you provide, is strictly confidential.	
Under \$10,000 per year	<1%
\$10,000 - \$34,999 per year	7%
\$35,000 - \$74,999 per year	34%
\$75,000 - \$99,999 per year	23%
\$100,000 - \$149,999 per year	14%
More than \$150,000 per year	11%

Lifelong Learning, Successful Aging, and Personal Well-Being

Decades of research have established that social engagement and mental stimulation contribute to cognitive health and well-being. One study showed that social interactions as brief as 10 minutes in duration “boosted participants’ cognitive performance to a comparable extent as having participants engage in so-called intellectual activities for the same amount of time.”¹⁶ Another investigation of a longitudinal database found that “the presence of key significant others is associated with cognitive ability and satisfaction with life in old age.”¹⁷

The “Whitehall II study” from Britain tracked the lifestyles and the physical and cognitive health of thousands of civil servants for 15 years. An increase in involvement in leisure activities correlated with higher scores on memory tests, but involvement with “high cognition” activities was even better. The researchers discovered that “participation in activities qualified by low cognitive effort does not have a positive effect on cognitive function. However, participation in activities involving high cognitive effort has a positive effect on cognitive function, an effect that is independent of the effect of [socioeconomic status].”¹⁸

The testimonies of both Road Scholar participants and LLI members give human depth to the findings of psychologists, gerontologists, and neuro-scientists. One LLI member, explaining his loyalty to the organization, said: “We need mental challenges and social interactions in this aging game.” Another said: “I think that we

16 Oscar Ybarra et al., “Mental Exercising Through Simple Socializing: Social Interaction Promotes General Cognitive Functioning,” *Personality and Social Psychology Bulletin* 34, no. 2 (2008): 248-259.

17 Alan J. Gow et al., “Social Support and Successful Aging: Investigating the Relationships Between Lifetime Cognitive Change and Life Satisfaction,” *Journal of Individual Differences* 28, No. 3 (2007): 103-115.

18 A. Singh-Manoux, M. Richards, and M. Marmot, “Leisure Activities and Cognitive Function in Middle Age: Evidence from the Whitehall II Study,” *Journal of Epidemiology and Community Health* 57 no. 11 (November 2003): 907-913

should continue learning all our lives; also there is the enjoyment of socialization. Both lead to a longer life.” Road Scholar participants echo this sentiment, calling the programs “mentally and socially stimulating” or citing the importance [in retirement] of “learning and socializing.”

Successful Aging Profile of LLI Members and Road Scholar Participants. We were interested in exploring how Road Scholar participants and LLI members compare in measures of successful aging with the general older U.S. population. To make this comparison, we investigated reputable existing national surveys that measure well-being, optimism and confidence in the older population, and determined that “The United States of Aging” Survey, conducted annually by the National Council on Aging (NCOA), consistently ranks below responses of LLI members and Road Scholar participants. Because the **LLI Rank-and-File Survey 2014** was administered in the fall and winter of 2014/15, we used their **NCOA Survey 2014** results as our point of comparison.

Following is a question-by-question comparison of the results for respondents 60 years and older across the three surveys.

In general, would you say the past year of your life has been... a) The best, b) Better than normal, c) Normal, d) Worse than normal, or e) The worst.

In the NCOA sample, 24% of respondents indicated that the past year had been “the best” or “better than normal,” 53% answered “normal,” and 22% answered “worse than normal” or “the worst.” Road Scholar participants and LLI members compare very favorable with, respectively, 47% and 48% answering “the best” or “better than normal,” 41% and 40% answering “normal,” and 12% in both groups answering “worse than normal” or “the worst.” Thus, Road Scholar participants and LLI members are experiencing well-being at twice the levels of the general 60+ population.

In thinking about the next 5–10 years, do you expect your overall quality of life to get... a) Much better, b) Somewhat better, c) Stay about the same, d) Somewhat worse, or e) Much worse.

In the NCOA sample 28% of respondents answered that they expect their overall quality of life to get “much better” or “somewhat better,” 49% said it would “stay about the same,” and 21% said it would get “somewhat worse” or “much worse.” Road Scholar participants and LLI members indicated that, respectively, 30% and 33% anticipate improved life quality, 56% and 53% see no change, and only 14% in both groups anticipate declining quality, about two-thirds of the national sample.

How confident are you in your ability to maintain a high quality of life throughout your senior years? A) Very confident, b) Somewhat confident, c) Not very confident, or d) Not at all confident.

In the NCOA sample, 89% are “very” or “somewhat” confident while 9% are “not very” or “not at all” confident. In contrast, 94% of Road Scholar participants and 93% of LLI members fall into the “very” or “somewhat”

confident group.

How concerned are you that your savings and income will be sufficient to last for the rest of your life? Are you... A) Very concerned, b) Somewhat concerned, c) Neutral, d) Not very concerned, or e) Not at all concerned.

In the NCOA sample, 59% of respondents were “very” or “somewhat” concerned, 13% were “neutral,” and 36% were “not very” or “not at all” concerned. In contrast, only 21% of Road Scholar participants and 29% of LLI members were “very” or “somewhat” concerned, 23% and 22%, respectively, were “neutral,” and 55% and 49%, respectively were “not very” or “not at all” concerned.

While it’s tempting to assert that involvement with Road Scholar and/or LLIs leads to a positive outlook on aging, it’s important to point out that there’s an equally salient and importance difference, in addition to active involvement with lifelong learning, between these two groups on one hand and that national older population on the other. That difference is what demographers call “educational attainment.” Twenty-eight percent of LLI members hold a bachelor’s degree (but not an advanced degree) and an astounding 55% have master’s, professional, or doctoral degrees as their terminal degree. The statistics for the Road Scholar participant are equally impressive—30% have a bachelor’s degree, and 58% have advanced degrees. In contrast, according to the 2014 U.S. Census update, 11% of Americans 55 years or older have a bachelor’s degree, and just over 7% have advanced degrees. The recent Gallup-Healthways Well-Being Index¹⁹ survey of 250,000 adults showed a close connection between belief in the value of lifelong learning and educational attainment. Almost three-quarters (74%) of Americans with postgraduate education believe that they continue to learn something each day, compared to 66% of those with a bachelor’s degree and 63% of those with a high school diploma.

What’s more, in Road Scholar’s survey of its participants, levels of educational attainment correlate closely with reported levels of satisfaction with the past year of life. The chart below show how this satisfaction rises with educational attainment:

Percentage of Road Scholar participants at each level of educational attainment reporting that the past year of life was “the best” or “better than normal.”					
High school graduate or less	Some college or Associate degree	Bachelor’s degree	Master’s degree	Professional degree	Doctoral degree
37%	40%	46%	49%	51%	50%

But education is not fate. We took a deeper look at the Road Scholar participant survey results by grouping survey respondents into six groups based on educational attainment—those with high school education or

19 <http://www.well-beingindex.com/older-americans-report>

less, those who attended some college or earned an associate's degree, bachelor's, master's, those who earned a professional degree (such as a law or medical degree), and Ph.D.s—and then reweighting scores on the “well-being” question to reflect actual levels of educational attainment in the over-55 U.S. population. To repeat, this question was:

In general, would you say the past year of your life has been... a) The best, b) Better than normal, c) Normal, d) Worse than normal, or e) The worst.

In the NCOA sample, 24% of respondents indicated that the past year had been “the best” or “better than normal,” 53% answered “normal,” and 22% answered “worse than normal” or “the worst.” In the reweighted Road Scholar participant sample, 40% said that the past year had been “the best” or “better than normal,” 48% answered “normal,” and only 12% said that the past year was “worse than normal,” or “the worst.” In the *reweighted* LLI member sample, 41% said that the past year had been “the best” or “better than normal,” 44% answered “normal,” and only 15% said that past year was “worse than normal,” or “the worst.” What might this mean? At the simplest level, it means that Road Scholar participants and LLI members, *even when educational attainment is removed as a variable*, report positive levels of well-being, respectively, 67% and 83% above the average older American. But what's the deeper explanation? We believe there a variety of possible reasons, all of which merit further investigation and research. Some of these possible reasons include:

- People drawn to lifelong learning programs like Road Scholar and Lifelong Learning Institutes have a pre-existing positive outlook and bring it with them when they begin to participate.
- People drawn to lifelong learning programs—including those with relatively lower levels of educational attainment—have had a long association with a network of people more educated than themselves and have *because of this association* taken on the interests and attitudes of their network toward life. They have, in a sense, transcended the lower levels of curiosity and bleaker attitudes of their formal educational cohort.
- People who participate in lifelong learning programs like Road Scholar or Lifelong Learning Institutes report high levels of satisfaction with the past year of life because they're pursuing lifelong learning.

Whatever the deeper explanation, there is strong evidence in our data to demonstrate that lifelong learners, regardless of their level of formal educational attainment, are experiencing levels of well-being substantially higher than the average older American.

