Structure and Agency in Late-Life Learning

Introduction

In the past quarter century, an entirely new kind of education has come into being: called, variously, older adult education, late-life learning, and education for the third age (Fischer et al 1992). Though it arose inside higher education, those same educational institutions have paid little attention to it. In both Europe and America, older adult education has been almost entirely neglected by policy-makers, administrators, and the official voices concerned with education and welfare of the older population. In short, late-life learning, even as it has grown in scale, has remained marginal, even invisible from the standpoint of "official" systems of understanding and control.

This marginality has been a mixed blessing: it has prevented late-life learning from being absorbed under the hegemony of the official educational establishment, including the ascendant ideology of "lifelong learning" promulgated in OECD circles. Being marginal has prevented those who control education from expanding that sphere of control to include the last stage of life. Marginality has inadvertently protected the life-world of late-life learning and permitted older adult education to be free and experimental. Consider, for example, the plurality of courses and programs under the framework of "Universities of the Third Age" or variety of courses in the Elderhostel program.

But there is also a negative side to the neglect and marginality of older adult education. Education for the third age has remained underfunded and has been subject to a lower level of research or documentation than education earlier in the life-course. Perhaps the most negative consequence for the neglect of older adult education has been for the field of gerontology itself. A whole range of issues-- from cognitive changes with aging to the social-structural determinants of the life-course itself-- are illuminated by study of older adult education. As proponents of "critical gerontology" have argued, the dominant

paradigms of gerontology remain biomedical model and the social problems approach. We still tend to think of the last stage of life in terms of loss and deficit, hardly ever in terms of freedom or wisdom. Education for the third age, if it were taken seriously by the dominant approach to gerontology, would help to widen our sense of what is possible for human beings in the last stage of life.

In approaching education in later life-- in the period of retirement-- there has been a tendency to reify "retirement" as a simple structural definition of role-- or perhaps to think of it as a "roleless role." Departure from the workforce becomes the dominant factor in understanding retirement. But this characterization unduly privileges structure over individual agency in thinking about both retirement and late-life learning. Indeed, the very categories of economic discourse-- work versus leisure, production versus consumption-- invoke structural elements that may **not** be helpful in illuminating what happens in older adult education. As the life-course itself has become more fragmented and less predictable, the structural boundaries between "work" and "retirement" become less clear. A "postmodern life course" would seem to open greater possibilities for diversity and individual differences, and perhaps for a heightened sense of personal agency (Manheimer 1998).

How far can emphasis on personal agency take us in understanding learning and education in later life? In the current discussion, it will be helpful to look at older adult **education**, which is a more institutionally organized process than, say, "lifelong learning" or "late-life learning." Learning can take place in unstructured ways: for example, through mass media, in libraries and cultural institutions, and from informal interaction, including, increasingly, the Internet. Indeed, some advocates of lifelong learning celebrate such relatively unstructured forms of learning as a triumph of agency and "self-directed learning."

By contrast, the term "education" does imply structure of some kind, as we shall see.

In any enterprise we might appropriately call "education" we will not be surprised to find classrooms, teachers, instructional objectives, and so on, not to mention enrollment procedures, class scheduling, financing arrangements, and so on. Structural features of this kind are found, in greater or less degrees, in both Elderhostel and University of the Third Age, to cite two forms of older adult education.

In this chapter we will look at these two different forms of older adult education in the liberal arts. The first, Elderhostel, a national and international organization devoted to retirement education and travel. The second is university-based education that includes both "Universities of the Third Age (U3A)," which have flourished mainly in Europe, and "Learning in Retirement Institutes" in the USA. The University of the Third Age Program based in Cambridge, UK, has been the subject of an illuminating qualitative research study by anthropologist Haim Hazan, summarized in From First Principles (1996). In the discussion that follows I draw heavily on Hazan's research, as well as other published accounts of the Universities of the Third Age. I also draw on my own experience over the past twenty years as a teacher, campus coordinator, and member of the Board of Directors of the Elderhostel organization.

Elderhostel and the University of the Third Age represent two very different structures in which late-life learning can flourish. Elderhostel, though legally a not-for-profit organization, is operates on a free market model, which is very different from the pattern of higher education in most countries. The Universities of the Third Age, along with Learning in Retirement Institutes in the USA, are based on a mutual-aid model that largely bypasses the marketplace and provides a very informal approach to teaching and learning for retired persons. Given the very different structural characteristics of these two models, we will want to consider the question "What is the role of structure and personal agency in late-life learning in these two different structural settings?" An answer can be offered when we understand in more detail what Elderhostel and the U3A are like in their actual practice.

Elderhostel

Elderhostel was founded in 1975 by Marty Knowlton, a social activist and educator, and David Bianco, Director of Residential Life at the University of New Hampshire in the USA. Elderhostel began as an effort to provide late-life learning opportunities by using low-cost summer dormitory facilities at the university, in keeping with what Bowen called the "economics of unused capacity." For over 25 years Elderhostel has retained the same form adopted at its beginning. Elderhostel programs in the USA are typically 6 days long, with 3 classes each day, drawing on subjects from the liberal arts, broadly understood. There are no tests, grades, or other requirements of conventional education. International Elderhostel programs are typically longer, usually up to three weeks, and may involve more travel. Whether domestic or international, formal classes in Elderhostel are complemented by field trips and cultural events to take advantage of the local environment.

Elderhostel's growth has been extraordinary. The program grew from 220 participants in 1975 to 20,000 five years later (Mills 1993). By the year 2000, Elderhostel was enrolling nearly 250,000 participants each year and had become the largest education-travel program in the world. Despite growth, Elderhostel has retained most elements of the original learning plan: a week or two of organized but informal learning activities sponsored by a host institution (college or university, and increasingly, environmental center, national park, museum, and so on). The national and international Elderhostel network is administered by a nonprofit organization headquartered in Boston.

Both structure and agency have been critical elements in the evolution of Elderhostel. Maintaining a stable structure and commitment to informal, agency-oriented learning has conferred huge advantages on Elderhostel. On the one hand, Elderhostel operates as a franchise, and the term "Elderhostel" is a legally registered trademark.

However, the actual functioning of an Elderhostel program is as far from a commercial franchise (e.g., MacDonald's) as one could imagine. Instead of a predictable, cookie-cutter approach to educational offerings, Elderhostel has insisted only on a few essential requirements-- 3 formal class meetings each day, liberal arts orientation, absence of grades or other elements of conventional education, and all costs kept to a minimum. Beyond these elements of quality control, local providers are free to innovate and create programs that reflect local interest and variety. Elderhostel, in effect, is a large-scale enrollment system bringing a wide audience to programs that are locally inspired and created. It is a successful example of the slogan "Think globally, act locally."

Who are the participants in Elderhostel programs? Research shows that their average age is 70 (Culbertson 1997). Nearly two-thirds are female and a similar proportion are college graduates, making the Elderhostel population an elite group. More than half of Elderhostelers have attended graduate school, they tend to be in excellent health, and their average income is comparable to "Gold Card" members of American Express. Further, we must note that, despite its global reach-- Elderhostel now has programs in over 60 countries around the world-- it remains an American enterprise. Almost exclusively, Elderhostel enrolls U.S. citizens for both its domestic and international programs. For the most part, it does not bring non-Americans to programs in the U.S. Nor have other countries created older adult education programs on the model of Elderhostel.

Motivations for Learning. Why has Elderhostel grown so dramatically? The program, from its inception, has spent virtually nothing on advertising or marketing, relying entirely on word-of-mouth and distribution of its catalog by mail. The reasons for growth must be sought among Elderhostelers themselves and research has shed light on this question. An in-depth study (Arsenault et al 1998) looked at the basis for older adults' decisions to attend Elderhostel programs. As might be expected motives and reasons were diverse: location and dates, program characteristics and course content, accommodations, cost, and so on. Other aspects of the decision-making process suggest that people attending

an Elderhostel program are not so much buying a "commodity" as pursuing a particular kind of experience, as we often see in the contemporary "experience economy (Pine 1999)."

A diversity of experience implies as diversity of programs and motives. In keeping with the agency-oriented style by which individuals shape the learning experience to fit their own needs, there are a diversity of "types" of older learners who pursue their learning in an Elderhostel environment. Arsenault distinguishes six distinct types of Elderhostelers: activity oriented, geographical guru, experimenter, adventurer, content-committed, and opportunist (Arsenault 1997). This range of types of older adult learners reinforces the point that structural characteristics of Elderhostel alone do not by themselves preclude or diminish the role of individual agency in shaping the learning experience.

What motivation shapes learning by Elderhostelers? One study looked at this question in terms of adult learning theory and found that Elderhostel participants were motivated to learn in order to achieve a sense of personal control or mastery-- qualities that enhance personal agency. This motivation does not mean that Elderhostelers are all "independent scholars" or purely self-directed learners. Masunaga (1998) found in fact that in a typical Elderhostel program he studied the participants did not plan their own learning but were quite willing to accept control by others, which is in keeping with the careful preparation that tends to make up a successful Elderhostel program. On the other hand, Masunaga found that Elderhostelers did **not** want to remain merely passive recipients of information. They were avoiding the style that Freire characterized as the "Banking Model" of education: that is, deposit and withdrawal of information (Freire 1972, 1985). Elderhostelers prefer to have an opportunity to try out personal ways of constructing meaning from knowledge presented in the formal classroom setting. Thus, group discussion and social interaction outside class becomes of paramount importance for successful Elderhostel programs. In short, the **structure** of a pre-planned program does not necessarily inhibit the sense of individual **agency** experienced by older adult participants in the program.

Elderhostel and the Marketplace. Elderhostel makes use of a market system for organizing older adult education. Administratively, the Elderhostel central office uses management and computer systems no different from those found in, say, British Airways or any other large commercial enterprise. But the Elderhostel market mechanism is guided by nonprofit principles. Because there is no need to earn a return for stockholders, the bargaining power of the organization is used to keep prices low for participants. State-of-the-art software systems for "customer relations management" now permit enrollment staff to keep track of each individual's program participation history. Enrollment staff can thereby guide participants to appropriate program offerings should the one initially preferred be unavailable.

But Elderhostel is not merely a large-scale travel system. The balance between travel and education is always a matter for judgment. The market structure within Elderhostel is guided by educational values which are not sacrificed for the marketplace. Elderhostel has remained faithful to its mission and committed to liberal arts philosophy. Elderhostel has therefore avoided offerings in skill training or mass entertainment topics that might attract a large audience but would not be in keeping with the historical mission of the organization. In sum, the market structure for Elderhostel has served as a means for permitting transformative learning, not merely a mechanism for matching supply and demand. If Elderhostel were operating as a profit-making business, it would never offer up to 10,000 different local courses and programs but instead would standardize offerings and concentrate on a small number of high-profit "product lines." In that event, profit imperatives would diminish the variety and availability of learning opportunities inspired by values of individual agency and initiative.

The success of Elderhostel offers an important lesson in political economy for the 21st century. A market structure can operate under either for-profit or not-for-profit auspice. Elderhostel is an example of a not-for-profit market system for producing and

distributing older adult education. Competitors in the for-profit sector-- such as the Grand Expeditions tour group and similar companies-- operates in a the same marketplace but approach customers on a profit-making basis. Elderhostel remains committed to nonprofit values but uses the market mechanism to promote those values. The global lesson is that it is eminently possible to use the market structure for purposes that enhance solidarity and human fulfillment. Elderhostel illustrates a living example of a "Third Way" in the political economy of old age.

University of the Third Age

The idea for a "University of the Third Age" (U3A) was originally proposed in 1973 by Pierre Vellas and the first experiment along these lines was created at the University of Toulouse in France. Vellas had in mind a new kind of educational enterprise for older adults: an initiative that would enhance the quality of life and strengthen intergenerational ties, while at the same time promoting research in the field of gerontology (Vellas 1997). Since its beginning, the U3A movement has spread to all continents, becoming a global phenomenon and comprising, literally, thousands of locally developed U3A programs of remarkable variety (Swindell and Thompson 1995).

Universities of the Third Age have followed different models but two ideal types predominate: the French model, based on close association with a traditional university; and the British model, which operates more in the spirit of mutual-aid and self-help (Swindell and Thompson 1995). The French model was established earlier (1973) and the British somewhat later (1981). An American version, the Learning in Retirement Institute actually predates both (1962), but dramatic spread of the LIR model across the U.S. did not take place until the 1980s, when Elderhostel committed substantial funding to promote replication of the LIR model. As a result, during the period from 1985 to the end of the century, LIRs in the U.S. increased from 25 to nearly 300-- more than ten-fold increase in growth. A similar process took place in Britain, where the Third Age Trust, a network of local U3As, took responsibility by providing national leadership and calling attention to

U3As in the wider educational world. By the turn of the century, there were more than 400 local U3As established in the UK with a total membership approaching 100,000.

U3As inspired by the French model are affiliated with a formal university and tend to look to university resources and faculty for their support (Swindell 1997). Unlike Elderhostel or LIRs in the USA, the U3As on the French model may be funded by the government, with modest support from local sources (Williamson 1997). By contrast the British U3As, guided by a self-help philosophy, need only be loosely affiliated with a university (Withnall and Percy 1994, Laslett 1996).

In the British approach, the U3A is much closer to the LIR model in the USA, consisting of older people who join together both to learn and help others learn (Midwinter 1996). Putting a premium on individual agency and mutual-aid can create a distance from a formal organization, such as a university, which is a pattern we often find in mutual-aid groups. A study of 452 older adults in the LIRs revealed participants to be a group with relatively high socio-economic level and much educational background much higher their age-peers. LIR members are motivated by goals of self-actualization, compensating for gaps in earlier education, and the desire for social contact. However, sheer intellectual curiosity—- "learning for its own sake"-- remains the primary motive (Bynum 1993).

Unlike the Elderhostel model, LIRs are based strongly on a mutual-aid philosophy: "peer learning," where bparticipants themselves are both teachers and students (Clark et al 1997 and Simson et al 2001). In a representative sample of LIR participants it was found that around three-quarters of the "peer educators" were members of the LIR itself, the remaining teachers drawn from members of the local community or college faculty members. The dominant voice and style, then, comes from LIR members who teach one another; the style is one of mutual-aid and solidarity. In keeping with this philosophy, study groups sponsored by LIRs never have tests, grades or academic credits, yet the learning is nonetheless serious: for example, 90% of LIR study groups require "homework" or home

preparation. The interactive style of LIRs is reinforced by the fact that over 90% use group discussion, with smaller proportions using lectures or presentations by participants themselves (Simpson et al 2001). The design and operation of LIRs has been codified in a handbook that remains descriptively accurate even a decade after its publication (Fischer et al 1992).

The parallel between the U3A movement and the LIRs in the USA are impressive. In both the British and American models the curriculum is, in a most literal sense, agency-oriented and initiated by the members themselves, not by academic authorities (Minichiello 1992). Despite variations in different national contexts, Picton and Lidgard (1997) have noted that the underlying principles of the U3A movement remain the same, and, despite a different historical origin and trajectory, the American LIR model follows much the same principles.

These principles were best enunciated by Peter Laslett, without doubt the most articulate theoretical voice of the U3A Movement: "The university shall consist of a body of persons who undertake to learn and help others to learn. Those who teach shall also learn and those who learn shall also teach." The reciprocity and equality embedded in U3A principles guarantees that late-life learning in U3A or LIRs will be agency-oriented to a high degree. At one level, the teach-and-learn idea seems utopian, perhaps unrealistic. As Keith Richards, Vice Chair, Third Age Trust, has acknowledged, "This challenging idea is open to misinterpretation and mockery, sometimes from within." Some participants will always prefer a more passive role-- for instance, favoring lectures or tutoring. But Richards believes that a passive role can co-exists with the exhilarating experience of learning for its own sake and drawing on individual life experience. The point is that truly transformative or agency-oriented late-life learning must leave open a path of pluralism and tolerance for learning styles that may outwardly seem passive (e.g., listening to lectures) but are not for that reason any less agency-oriented.

This point about pluralism, along with the difference between the French and British models of the U3A, raises an important question. Are all U3A or LIR programs genuine examples of transformative learning? Claydon earlier raised this critical question by asking whether the U3A is nothing more than a "playpen for oldies" (Claydon 1988). Cusack examined older adult educational programmes from a standpoint inspired by the work of Paolo Freire (1972, 1985) and critical educational gerontological theory (Glendenning and Battersby 1990). Cusack specifically looked at the U3A program in Valletta (Malta) and found it to reflect very traditional mainstream models of educational practice which Freire originally labeled the "banking model:" namely, education as a one-way flow of information from teachers to students. Far from being transformative or emancipatory, Cusack found it to be reflective of oppressive and hierarchical values. No doubt similar examples could be found among LIR groups in the USA, since many of them operate as "clubs" with elite entrance requirements.

The role of social class in older adult education must be acknowledged. Both LIRs and Universities of the Third Age have barriers to access by the broader population that must be noted. Price is far from the only barrier to participation. The production and distribution of educational programs takes place largely outside market mechanisms, though membership fees may be charged. There are some LIRs that charge high fees, but most are quite modest, compared to other leisure-time activity alternatives. It seems to be not the fee structure but other features that constitute barriers to access. Both LIRs and U3As tend to be elitist and attract well-to-do, highly educated audiences, in whatever locality they arise. By contrast, other programs in the USA have succeeded in reaching people of more limited background. Religious congregations have proved successful in promoting greater access, as in congregationally-based Shepherds Centers that offer older adult education and life-enrichment programs to diverse audiences. Something of the same ease of access appears in senior citizens centers that operate under government subsidy. From the limited studies that have been done, it appears that community-based programs are more successful in reaching older people with limited incomes, thereby overcoming some of the barriers to

access in both the U3A/LIR model as well as the Elderhostel model.

A few conclusions can be drawn from these observations. First, overcoming class barriers in older education is not easy. Simply keeping entrance fees low is not enough to insure access. Moreover, a philosophy of pluralism means that in many instances older people will, on their own initiative, reproduce elements of the "banking model" of conventional educational practice. Old habits die hard, and teachers who want to promote a more emancipatory or transformative style of older adult learning-- for example, drawing on life-experience or using informal learning modalities-- may find some that elder students themselves resist emancipatory practices. For example, they may complain that discussion groups are not "real" learning. But enough experience has been gathered to show that different structure or setting-- a community-based program-- could overcome many barriers to access that presently limit Elderhostel and U3A/LIR programs to elite audiences.

Interpreting the Experience Of Older Adult Education

The success and proliferation of older adult education programs over the past generation opens up many questions. What does it mean to create a form of learning in later life independent of the imperatives of conventional education at earlier stages of life? The answer must come from an in-depth look at late-life learning as "late freedom," which expresses the power of individual human agency to learn and grow outside requirements imposed by roles or social structures in which we live our lives (Rosenmayr 1983).

Some of the best description of this agency-oriented late-life learning has come from Haim Hazan (1996). Hazan, writing from a symbolic interactionist perspective, has given an illuminating description of the power of agency in the peer-mediated learning activities of U3A in Cambridge, England. His micro-sociological approach has great value in understanding the motives and behavior of participants in that program.

Many of Hazan's findings can be extrapolated to other U3A programs, but exactly how far they can be generalized remains in doubt. Like LIRs, U3A programs cultivate uniqueness and variety, in keeping with agency-oriented learning. Hazan's study has the great merit of elucidating implicit norms that govern the interaction of participants in the U3A setting. Those norms revolve around agency-oriented education and self-determined learning, but they also underscore the importance of the group and group norms. Similarly, in Elderhostel groups there are also unwritten norms of behavior and discourse: for example, it is regarded as inappropriate to talk about one's grandchildren or to dwell on a previous career; talking about aches and pains is also frowned upon. These norms act as constraints on individual freedom, but they are far from the powerful structural constraints that shape the practice of education at earlier stages of life. Despite Hazan's characterization of a distinctive, sometimes constraining "culture" within the U3A, what emerges from his description is a powerful image of late-life learning as an opportunity for personal growth and agency.

The U3A, I would argue, can be understood partly as a utopian social movement. As Blakie notes, the U3A as expressed in the ideas of Peter Laslett has aimed at creating an idealized version of "civil society" among elders. It was an effort at cultural innovation rather than legislative change (Blakie, 1999). Laslett saw the U3A in broader sociological and historical terms related to the "emergence of the third age" in postmodern society (Laslett 1996). In this respect, the utopian dimension of the U3A can be described as a "culture of resistance" among the old. The U3A serves as a protected social space in which elders can escape the ageist influence of the wider culture, and it is also a domain where a positive culture of late-life growth and development can be nurtured. Similar cultures of resistance can be found, say, in the Black Church in the USA or among persecuted minorities in many societies. This culture of resistance or utopian community of the U3A stands in contrast to, say, the culture of Sun City or other commercially-run retirement communities which replicate the norms of conventional middle-class, middle-aged society.

If, on the one hand, the U3A emphasizes the virtues of local community (Gemeinschaft), then, on the other hand, Elderhostel emphasizes the cosmopolitan role of travel as a path to self-discovery and exploration of a wider world. This contrast between the local and the cosmopolitan is worth noting. How is the travel side of Elderhostel to be best understood? In describing the parameters of the "postmodern" quest for identity Bauman juxtaposes the poles of pilgrim (traditional religion) and tourist (postmodern consumer) (Bauman 1996). Elderhostel programs seem to combine both poles. Elderhostel participants frequently travel to places they have always wanted to visit, to locations-- like the city of Jerusalem or a rural wilderness vision quest-- that serve as genuine points for religious pilgrimage. At other times Elderhostels travel in ways that evoke a "Club Med" style of leisure enjoyment: as for instance in a popular Elderhostel program involving a barge that travels down the Loire River, each night stopping at a different chateau to sample the local wines.

We should avoid drawing too sharp a line between liberal arts education, on the one hand, and sophisticated leisure activities, on the other. The prevalence of the marketplace in organizing leisure, as opposed to education, need not be a negative point. The key question lies in the balance between structure and agency in shaping a positive experience of growth in later life. Scholars who analyze the political economy of old age or who write within the framework of critical gerontology tend to emphasize the constraints of social structure, whereas reflexive or narrative gerontology tends to emphasize the power of agency and personal growth over the lifecourse (Hepworth 1996). Those who favor agency are inclined to celebrate the diversity of life-style choices in old age that consumer culture makes possible (Gilleard and Higgs 2000).

But these seemingly opposed perspectives of political economy and narrative gerontology may be incomplete. The phenomenon of older adult education in its variety should give us pause in generalizing or making interpretations. In the USA, for example, there are far more varieties of older adult education than the LIR or Elderhostel models. In

one nationwide survey, Manheimer Moskow-McKenzie described a vast variety of late-life learning programs sponsored by community colleges, senior citizens centers, churches (the Shepherds Centers), even department stores (the OASIS program) (Manheimer and Moskow-McKenzie 1995). What is common to all these various "ecological niches" is their marginality, their distance from mainstream higher education.

Older adult education does not occupy the same structural role that conventional education and training does within the larger society. That is, older adult education plays no role in human capital formation nor does it serve to reinforce patterns of social structure or class stratification. Older adult education, as it presently exists, contributes little to the much celebrated goal of "productive aging." Participants are more interested in learning for its own sake than in acquiring skills or contributing to society. By remaining marginal, older adult education has retained the agency-oriented virtues of "learning for its own sake."

Can we argue for more public investment in older adult education as a means of promoting productive aging? What are the implications of seeing late-life education as an investment in human capital formation over the lifespan? If older adult education were to expand in favor of productive aging, it is hard to predict whether that trend would be of greater benefit to middle-class groups or to people of limited backgrounds. Participants in older adult education reflect social class differences, and this comes as no surprise. The most common observation about adult education is that it attracts the very people who are best educated and often has a great problem reaching the adults who "need" education the most. Thus, older adult education, in all its variety remains an enterprise that overwhelmingly attracts people from a middle-class or professional background. This is true for both Elderhostel in the USA and the U3A programs in Europe.

Yet in its internal design older adult education programs, whether in Elderhostel or U3A, seem to owe little to structural constraints of class stratification. On the contrary, there is a strong egalitarian spirit in evidence. Apart from the sense of being part of an elite,

there is little evidence of internal hierarchical behavior or competition, such as we find in the secondary and post-secondary educational systems. Moreover, even when older adult educational programs are completely free-- as in the tuition-free/space available programs in most public universities in the USA-- the social class profile of participants looks the same as for Elderhostel or U3A Programs: that is, the same middle-class and professional retirees attend. Price and the market is not the barrier to participation, and in that sense, structural constraints of the marketplace are not relevant.

Is older adult education, then, perhaps just a variety of late-life consumerism, of the kind celebrated by Gilleard and Higgs (2000) or Blakie (1999)? Not necessarily. For example, there is a curious ambivalence about consumer values in Elderhostel. Elderhostel programs were historically inspired by the spirit of youth hostels: that is, quite opposed to consumer values and affluence of any kind. Elderhostel participants lived in college dormitories, often sharing bathrooms, or at conference center retreats and low-rent motels. Meals and other amenities in Elderhostel programs have tended to be modest; maximum prices are controlled and kept as low as possible to permit retirees of limited means to attend the programs.

In recent years, this anti-affluence mood has begun to diminish. Elderhostel, in response to demand, has permitted more "high amenity" programs. But the programs, and the costs, are still far below what commercial travel operators offer or what prestigious private universities promote as educational travel. Nonetheless, the shift toward permitting more high-amenity programs begins to blur the line between Elderhostel and a commercially-run education-travel enterprise. We can speculate as to whether this shift could bring with it a movement away from agency-oriented learning toward activities driven by market imperatives.

In the case of U3A the opposition to consumer values remains sharp. Elderhostel offerings, are, after all, in some sense "commodified" simply because participants pay a fee

and receive a package of services in return. By contrast, in the U3A the "services" themselves are not monetized but are produced by the participants themselves according to the model of a barter or a mutual-aid exchange. True, the French model of U3A does involve association with an elite university sponsor. But regardless of auspice the high intellectual tone of U3A programs insures that they will never become part of the popular marketplace. U3A activities seem represent a pure form of agency-oriented education, closer to the style of independent scholars but flourishing in a group setting.

Concluding Observations on the Future of Older Adult Education

This discussion has looked at only two programs, Elderhostel and U3A, from among the wide variety of forms of late-life learning and older adult education. At first glance, programs like Elderhostel and the Universities of the Third Age seem to be polar opposites. "Elderhostel, Inc." looks like a vast travel agency for adult learning, while the U3A appears as a proliferation of self-help groups inspired by utopian goals and a club-like atmosphere of geriatric sociability. Neither of these stereotypes is fair, nor is it true that the two programs are polar opposites, despite structural differences. Indeed, when we look more closely at the kind of learning that actually takes place in these two settings, there are remarkable parallels-- above all, the parallel power of human agency to shape the learning that takes place regardless of structure.

The complex relation between structure and agency in late-life offers lessons for aging in the 21st century. The history of Elderhostel experience should encourage a deeper appreciation of the power of the marketplace as a structure for promoting human agency. The market mechanism is appropriate and necessary for human interaction on a large geographic scale, such as the national or international sphere in which Elderhostel operates. Moreover, markets need not be driven by profit imperatives: a nonprofit marketplace is not a contradiction in terms. A nonprofit market is fully feasible and, in contrast to government bureaucracy, may actually prove a more favorable structure for promoting individual agency. But markets, whether profit-driven or not, are not always the best means of

coordinating human interaction. Non-market mechanisms, such volunteerism and mutual-aid, may be more effectively for local, face-to-face initiatives, as in the U3A or LIR. Nor should we imagine that the marketplace and mutual-aid need be in opposition to one another. In the USA, for instance, the LIR and Elderhostel structures have co-existed and actually helped support each other, demonstrating that different structural arrangements can be complementary and facilitative of human agency in different ways.

Acknowledging a legitimate role for the market in older adult education, however, does raise an uncomfortable question. Habermas has spoken about the "commodification of the life-world" in contemporary capitalism and his critique remains persuasive. We may ask: Can market-based older adult education models continue to resist this trend toward commodification? Much of the power of older adult education, in both the Elderhostel and U3A models, reflects the agency-oriented learning that takes place on an informal basis. Successful programs incorporate the life-world of old age-- for example, celebrating birthdays of participants, providing opportunities for informal interaction at meals, and spontaneously refashioning the curriculum to take account of unexpected learning opportunities. It is the power of the life-world, and the intensity and idiosyncrasy of learning, that attracts college and university teachers who are eager to teach in an Elderhostel program. Elderhostel has remained resistant to commodification of its mission by the pressures of the marketplace. Similarly, the U3A, at least in Cambridge, has kept its distance from the official bureaucratic university system, which commodifies learning in its own way.

The values of the life-world are threatened by commodification. Older people participate in older adult education programs not just to acquire knowledge but to experience a sense of belonging and the freedom of individual agency. They often want an experience of learning in which the private and the social spheres are connected and barriers are broken down. At its best, this educational practice becomes emancipatory or transformative learning, along the lines described by Freire and others (O' Sullivan et al

2002).

In this practice of freedom, old age can actually be an ally. Advanced age often brings with it isolation or detachment from earlier social networks due to retirement, bereavement, and other events of later life. But epidemiological research has shown that social networks are key for morale, survival and health in later life (Berkman and Kawachi 2000). Moreover, the positive outcomes of Elderhostel participation lie in the social as well as the cognitive domain (Long and Zoller-Hodges 1995). As the educational enterprise becomes larger, forces of bureaucratization or commodification become stronger and these social network values are put at risk.

As older adult education grows in popularity, it is likely that marketplace forces will grow and the temptation to commodify late-life learning will grow as well. For example, the Walt Disney Company launched a "Disney Institute" (now defunct) to capitalize on potential demand for adult learning. In the USA, Phoenix University, a profit-making higher education institution, has caused widespread alarm among mainstream universities which tend to feel traditional academic values are at risk. Venture capital groups are already looking at older adult education as part of a "Gray Market" with profit potential as the Baby Boom grows old. In all countries, as higher education has grown in scale, patterns of bureaucratization or (in the USA) commodification have emerged. It is not too early to worry that the same trends may overtake older adult education if it becomes less marginal and more popular.

Will older adult education become absorbed as part of the leisure-time industry, along with culture and travel, or can it retain aspirations toward an emancipatory learning? We see today new images of aging centered around so-called "Successful Aging" and "Productive Aging (Moody 2001)." Earlier images of older people as weak or vulnerable-- the "worthy poor"-- have begun to be eclipsed. At the same time the linear life-course with its "three boxes of life" (education, work and retirement) has given way to a postmodern life

course (Biggs 1999, Hepworth 1999, Powell and Longino 2001). Commentators celebrate a new diversity in our images of old age, but we should avoid any "cheerful postmodernism" that dismisses questions about purpose and meaning in late-life learning.

Conclusion

In the end, we cannot escape questions about the philosophical presuppositions of education for the last stage of life (Moody 1975). Under new conditions, we need to ask, what kind of older adult education is appropriate for the risks and uncertainties of the postmodern life-course (Jarvis 1994)? The question is not easily answered. Social class barriers to late-life learning remain and need to be overcome. We should by no means resist making older adult education more accessible to groups often bypassed by higher learning. But, on the other hand, we should avoid casting late-life learning as a form of "compensatory education," as if older people were just another set of "victims."

The positive experience of Elderhostel and the U3A is a "culture of resistance" that challenges what Kalish called the "failure model" of old age. Instead of seeing age as deficit, we need to adopt a genuinely developmental perspective which would emphasize gains as well as losses with the process of aging (Guttman 1996)-- such as wisdom or the search for meaning in later life (Carlsen 1999). What is called for instead is a developmental concept of elderhood, perhaps along the lines I have proposed under the framework of "Conscious Aging (Moody 2002)."

This vision of developmental possibilities is by no means merely utopian. We can envisage the future by taking account of the historical accomplishments evident in the best examples of learning in Elderhostel and the U3A in countries throughout the world. In making learning more accessible, we should resist any temptation simply to make it more popular or to define success in terms of numbers alone. On the contrary, we should remember that the quality and the nobility of late-life learning often comes precisely because learning is challenging, provocative, and difficult. As Spinoza said in the concluding lines of the Ethics, "All that is noble is as difficult as it is rare."