



20 x 20 Vision for Lifelong Learning

Leading Learning Podcast Transcript for Episode 400

Jeff Cobb: [00:00:00] We're at an important point in time for lifelong learning. Much is shifting and unsettled in how humans live and work. That unsettledness means opportunity if your learning business is willing to grapple with the uncertainty and shape a vision of the lifelong learning market overall and its role in the market.

Celisa Steele: [00:00:24] I'm Celisa Steele.

Jeff Cobb: [00:00:25] I'm Jeff Cobb, and this is the Leading Learning Podcast.

Jeff Cobb: [00:00:33] Dear listener, how well do you remember your middle school math? For example, do you remember what a perfect square is?

Celisa Steele: [00:00:42] We'll pause for a moment, give you a chance to try to remember, but we'll also save you in case you don't remember your middle school math so well. A perfect square is the product of some integer with itself. For example, 9 is a square number, or a perfect square, since it equals 3×3 . And the reason we ask is because this is episode 400.

Jeff Cobb: [00:01:06] And 400 is a perfect square because 20×20 equals 400. And 20/20 got us thinking about vision, and so we want to focus this milestone episode on our view of the market for lifelong learning and our vision for that market.

Celisa Steele: [00:01:25] We'll roughly talk about this in three parts. First, we want to talk about the landscape. Then we want to talk about the current state of that landscape. And then we'll turn towards some comments about the future state for that landscape. Actually, I'll throw in a fourth—we also want to talk a little bit about some implications for learning businesses of all of this.

Jeff Cobb: [00:01:46] Maybe it's a good time to make sure we trot out some of our familiar terms as we're talking about the landscape because there are particular phrases—words, terms, and

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phrases—that we’re known for. One of those is the “third sector,” and this whole concept of there being a third sector of education.

Celisa Steele: [00:02:06] Right, and the first two sectors are much better known. So the first sector is K-12, or pre-K through high school, and that system is focused on children. And then we have the second sector of education, which covers higher education—the colleges that are granting undergraduate and graduate degrees. Both of those sectors are really well known. But this third sector of education, it’s a little less well-known, but it’s definitely not new.

Jeff Cobb: [00:02:35] That’s right. The third sector serves the millions—it’s probably billions, to be honest—of adults who continue to learn and grow in the decades that follow their secondary and post-secondary education.

Celisa Steele: [00:02:50] There are many providers that make up that third sector. There are many folks providing that learning that needs to happen in that third sector. There’s corporate learning and development—those L&D departments at companies and organizations. There are learntech companies. There are even social networking companies like LinkedIn that are providing lifelong learning. There’s community education. And then, of course, core to what we do at Leading Learning, there are learning businesses that are active in that third sector.

Jeff Cobb: [00:03:19] And so that’s another phrase that we’re known for, that we talk about a lot—“learning businesses.” Learning businesses are a key part of that third sector of education. They include academic continuing education units (PCO units, as they’re often called), commercial training companies, solo edupreneurs, and trade and professional associations. No matter the organization type, what those learning businesses have in common is that they’re all in a market-facing business that sells education and learning products to adults. So it’s not internal corporate training. It’s not really academic degree programs either because we’re talking about this longer span of life after formal education. We’ll talk about that a little bit more in a minute.

Celisa Steele: [00:04:03] And so, for us, there are two main distinguishing characteristics of a learning business. First, a learning business exists to generate revenue through selling learning and education experiences to whatever its target market is. And then also the individuals working in those learning businesses recognize that revenue generation is a fundamental reason for the organization’s existence, and so they are conscious of and focused on that goal as part of the organization’s identity and part of their own identity. We think that second part is really important because it means that learning businesses are distinguished not just by their activities

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but also by a mindset, by an awareness of what they're doing, which is needing to provide excellent educational opportunities, learning opportunities, but also needing to do so in a way that produces revenue that ensures their continued existence.

Jeff Cobb: [00:04:53] Those are our two main landscape terms. We've got this idea of a third sector of education, which itself is carved out of the much bigger, broader landscape of lifelong learning that includes all sorts of informal stuff that's going on out there. But we have this defined third sector. And then serving that third sector, a variety of different types of organizations, but learning businesses, particularly in our world here at Leading Learning, being a really key component of that.

Celisa Steele: [00:05:25] Now, if we look at that current state of the third sector, I think that one of the things that we have been seeing over the past few years, past decade—roughly a little under a decade—we've really been seeing signs of the growing importance of lifelong learning, AKA the third sector, where a lot of that lifelong learning is happening.

Jeff Cobb: [00:05:49] Yes, it's been really, really heartening to see. We were fortunate, for example, to have Dr. Anthony Carnevale of the Georgetown University Center for Education and the Workforce (CEW) on the show, and he's pointed out that learning now contributes more to overall gross domestic product and productivity than technology does, which is a pretty amazing bit of information.

Celisa Steele: [00:06:12] Right. That's in the U.S. And that Georgetown Center for Education and the Workforce, they put out a lot of research and free resources. So we recommend you check them out if you haven't in the past. But they have, for example, a report called "College is Just the Beginning," and then they break down in that report how the \$1.1 trillion the U.S. spends annually on post-secondary education and training is spent. Let me just repeat that for a second—\$1.1 trillion, with a T. So that is a big deal. The dollar figure to go with what you were saying, Jeff, around it contributing more to overall GDP than technology at this point.

Jeff Cobb: [00:06:53] So that's exhibit A here in talking about this current state in which lifelong learning is becoming so much more important. The third sector is becoming so much more important. Exhibit B is a 2017 *Economist* article that we actually posted and wrote a little about, and we've talked about on the show before.

Celisa Steele: [00:07:11] Yes, and, in that article, a feature of that issue, *The Economist* declared that lifelong learning is an "economic imperative." And that's just one example. There are other

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examples from mainstream media of lifelong learning getting played up. But you have a venerable publication like *The Economist* suddenly saying, you know what, this is a front cover-type issue here. We need to lead with lifelong learning right there on the cover.

Jeff Cobb: [00:07:38] Yes, very heartening. Thinking back 20 years or so, 25 years, when we first got involved in this world, you did not see the phrase “lifelong learning” on the cover of a major media publication. Now you see it in places like *The Economist*. It pops up in publications like *The New York Times* or *The Wall Street Journal* all the time. And it points to the importance of learning now in a world where the scale, the scope, and the speed of change seem so much higher than they ever have before.

Celisa Steele: [00:08:07] I think a big reason that *The Economist* chose to focus on it is because it does tie to business growth and productivity. And so you get, wrapped up in the discussions of lifelong learning, things like upskilling and reskilling and that real focus on what does it take to have the workers that we need to help the companies in our society do what they need to do? That leads us into, I think—it’s a little bit less of an exhibit—another outgrowth of this focus on lifelong learning, which is this concept of the 60-year curriculum. Dr. Gary Matkin is credited with coming up with that term, the “60-year curriculum.” But the fundamental idea is that the next generations are going to live into their 90s, probably even beyond, and people start to think about their first job in mid-adolescence. If you say, okay, 15 years of age, and then those individuals will have to work to the age of 75, assuming they’re going to live that long, and so that’s six decades. And that’s where this idea of the 60-year curriculum comes from—from that 15-year-old beginning to think about a job and what they want to do with their life in terms of a job, all the way up until they might be able to retire, if that continues to be a thing, around 75.

Jeff Cobb: [00:09:27] Right, and this is really a disruptive idea, particularly in the world of higher education, academia, which is where Gary Matkin’s coming from and putting forth this idea because the fundamental approach, up until recent years, is that, basically, we’re going to spend about 95 percent of our efforts to prepare people for their first job through these other two sectors of education, K-12 and then, particularly, higher education, as if that’s going to be their only job and their only career. You’re going and getting that degree at college, and then you go get your job, and, hey, you’re done. You’re just going to work for the next 50 years. And it’s a recognition that that is just not the way things are working anymore.

Celisa Steele: [00:10:12] That’s right. I don’t think it surprises anyone listening that that is no longer the way things are, that we’re changing jobs and even careers much more frequently, somewhere in the scale of five to seven times. Obviously, some people, even more than that;

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maybe a few still changing careers a fewer number than that. But, in general, there's just a lot of change, and some of those careers that people will change to don't even exist yet. I will also note that we did have Chris Dede of Harvard on the podcast to talk about the 60-year curriculum because he's also been involved in the thinking around that. So we'll make sure to link to that episode in the show notes.

Jeff Cobb: [00:10:53] And I'll note that this whole concept was something that really drove a lot of the thinking behind *Leading the Learning Revolution* back when I was writing that book, which was, boy, it's hard to believe that was a decade ago. I was calling it "the other 50 years" at the time. This was before the whole 60-year curriculum thing came along. That was just my way of putting it. Again, it was this idea that you hit your mid-20s, and, if you've been lucky enough to be able to go all the way through some form of higher education and maybe graduate education, you are at that point then on your own to navigate those other 50 years of your productive life. And 60 might be a better number at this point because we know people are managing, on average, to live a bit longer and are having to work even in that late-life period.

Celisa Steele: [00:11:37] Yes, I think the 60-year curriculum puts the focus on this from age 15 to 75, which starts earlier than where you were focused, Jeff, and is this idea of, oh, well, when you might retire from your career. I think what you're thinking about is more of once you finish a college degree, if you're going to get one, up all the way until you die. Essentially, you're taking the broader view of lifelong learning, where it's not only tied to your job or your career, it's....

Jeff Cobb: [00:12:04] A broader view. And I don't think we had actually come up with the term the "third sector" at that point, but that's really what I was pointing to—this third-sector area that people are moving through and how important that is.

Celisa Steele: [00:12:16] We've written some things about the other 50 years that we can, again, include links to in the show notes if you're curious about understanding more about what we mean by that term. And then, in terms of the current state, one of the other big things that we would absolutely be remiss not to mention is COVID and just the absolute surge and spike in online learning. We saw that in terms of Big Learning—the Courseras and Udemys of the world and things like that. But I think pretty much every organization that we've had any exchange with, they've moved way more online because they had to. It was essentially do nothing or move online for a period of time anyway.

Jeff Cobb: [00:13:01] Yes, online learning was already established, ubiquitous before COVID. But a lot of organizations, learning businesses, had not really stepped their game up to the level that

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they needed to, and there were still a lot of individual learners out there who were, “You’re going to drag me kicking and screaming into the online world,” and, well, they got dragged. They had to. It’s interesting, too, that you mentioned Big Learning. Just the presence of these Big Learning companies now is itself such a factor in the landscape, that you’ve got the Courseras, the edXs, the Udemys, and the LinkedIn Learnings, and they were all out there and ready for this to happen and, I’m sure, benefited quite a bit from that huge push online.

Celisa Steele: [00:13:43] At Tagoras, we’re experts in the global business of lifelong learning, and we use our expertise to help clients better understand their markets, connect with new customers, make the right investment decisions, and grow their learning businesses. We achieve these goals through expert market assessment, strategy formulation, and platform selection services. If you are looking for a partner to help your learning business achieve greater reach, revenue, and impact, learn more at tagoras.com/services.

Celisa Steele: [00:14:19] Another important view of the current state is—I think I’ll just put it under this umbrella of “unsettledness,” that there’s a lot that’s being questioned around learning and lifelong learning. What I have in mind, for example, is the value of a college degree. That’s being heavily questioned now, given the investment of time and money and given the short shelf life of that education that you get. Is it worth it? What does college need to be?

Jeff Cobb: [00:14:47] Yes, a lot of turmoil around that. And it is true, we should acknowledge, that it is still the case that a college degree is going to serve you well in life. All the data still says that you’re going to earn more over your lifetime—I think it’s a million plus more—than if you don’t get that degree. But a lot of those findings are based on old data, and a lot is changing awfully rapidly, so I don’t think you can be too sanguine at this point that a college degree is always going to mean what it has meant in the past. It seems pretty easy to envision a switch flipping on that when people aren’t fully expecting it.

Celisa Steele: [00:15:24] And we are seeing a lot of forecasting around a drop-off in college enrollment. A lot of universities are very worried about what the future may hold.

Jeff Cobb: [00:15:33] Yes, the enrollment cliff, they’re calling it now.

Celisa Steele: [00:15:35] Yes, exactly. I think another thing we have to mention when talking about the current learning landscape is generative AI.

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Jeff Cobb: [00:15:44] I think you just have to mention generative AI 10 times a day, as a matter of course now. But, certainly, it is impacting the whole world of the third sector and learning businesses and really impacting our whole understanding of what it is that human beings need to know and learn and do going forward.

Celisa Steele: [00:16:06] As a learning business, given that generative AI is impacting what humans need to know and learn, then it's about what does that mean in terms of what we offer as learning businesses? How do we need to change what we're doing and what we're providing?

Jeff Cobb: [00:16:22] AI is making things change fast. We've already talked about this other 50 years or 60-year curriculum, needing to continue to learn and change and knowing that the college degree, even if it remains valuable, it's not enough anymore. We are seeing this different credentialing landscape open up around things like Open Badges and other types of alternative credentialing that, increasingly, learners are going to need to be able to navigate. Learning businesses are going to need to be able to provide guidance on and offer those. I think that unsettledness is around that right now as well. How is that going to pan out? What are these alternative credentials going to mean in relationship to traditional credentials, degrees and certifications? In general, how are we going to navigate this landscape that we're seeing right now going forward?

Celisa Steele: [00:17:14] So that was a look at the current state of lifelong learning. Now, if we pull out our crystal ball and try to look at the future state, this is where our 20/20 vision gets a little bit fuzzier because, of course, we don't know the exact impact of any of the trends and what it's going to mean. But we can at least name some things that we feel like it's very likely that they're going to influence the future state of lifelong learning. I'll mention generative AI again since we already mentioned it. But, again, there's a lot of unknowns around exactly how that's going to play out in terms of adoption and what it's going to mean in practical terms, both for development and delivery of learning opportunities and then just for learners themselves and what they need or want to know going forward.

Jeff Cobb: [00:18:04] Yes, and I think there's every likelihood that what we're experiencing around AI right now is something of a bubble. There's just so much hype around it. In fact, Cory Doctorow did an article on this recently, very interesting—shout-out to Deirdre Reid for pointing it out—where he looks at past bubbles like the Internet and cryptocurrency, and what did they leave behind that was a value? That's going to be the question. And, if you look at AI and say it is a bubble, it's going to burst at some point, which seems reasonable to me, but it's

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going to leave something behind that will persist, that it will have a legacy that goes with it, and it will continue forward, just like the Internet in general has. What is that going to be?

Jeff Cobb: [00:18:44] I think when you look at what you're able to do with AI tools right now—assuming having the computing power to do this doesn't completely throw us off the map in terms of global warming and things like that, that we're able to maintain it—the level of analysis that AI is able to give us for looking at our markets, for analyzing what our learners need, how our learners are performing, the level of efficiency that it can bring to helping to create the experiences that we need to create, there's just no way that those aren't going to have a lasting impact, that we're not going to see that as part of our toolset—how we approach being learning businesses and how we and our learners approach being learners—going forward.

Celisa Steele: [00:19:26] I think another trend that will continue to have impact on the market for lifelong learning is the credentialing landscape that you mentioned, Jeff. I think that it's highly likely that we're going to see an increasing focus on standards, things like Open Badges, which you mentioned. I think, as part of that, we're going to see that credentialing ecosystem center the individual learner rather than the learning providers. That individual will have much more control over her credentials, whom she shares them with, and how she shares them, rather than the focus being on the learning provider and that learner needing to go to the learning provider and say, "Hey, can you provide me a transcript for what I did there?" And maybe that transcript is only for that single learning provider, and maybe that transcript says nothing about what actually went into completing the courses or whatever learning experiences are represented there. I think that approach to more of an ecosystem and having those standards that are going to allow for interoperability could really change a lot about lifelong learning and how credentials are handled.

Jeff Cobb: [00:20:35] Yes, both standards and ecosystem are so important there because, when you think about the situation right now with degrees, which are really the coin of the realm for getting into certain levels of employment and earnings and that sort of thing, there is a social agreement around those. There are established standards that go with your two- and four-year degrees, and there is an ecosystem in the employment market where they are seen as having a certain level of value, as having certain signals that go with them. So it works to get a degree at this point in a way that it doesn't quite work yet with other forms of credentialing—badges and alternative credentialing. But we're getting there. As the standards take hold, as employers start to see the flexibility that this offers, and more and more of them are using them for hiring purposes and promotion purposes, then that social agreement is going to be there, and we're going to see a tipping point, at some point, around alternative credentials.

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Celisa Steele: [00:21:35] One of the interesting aspects of some of the standards, like around Open Badges, is that that makes those credentials both human-readable and machine-readable, and so that allows the learner to potentially send that to a hiring manager or to a boss. But it also then opens up what can be done in terms of data mining, and I think that ties back into generative AI. We could see a lot changing, too, around even the timeline that it takes to get a credential that says something about what you know how to do and what you can do. You can almost begin to imagine real-time credentialing, driven potentially by AI, where you're in the moment attesting to and demonstrating that you have whatever skill is potentially needed for a job.

Jeff Cobb: [00:22:19] Right. We're definitely in the world of forecasting and predictions right now. And, who knows, we might eat our words at some point. But there are things that seem clear about the future that we're facing now, and the main thing that seems clear is that learning is going to continue to play a big role.

Celisa Steele: [00:22:38] Yes, I think "learning" is the right term there. We had a recent episode where we talked about learning and education, "learning" being the broader term, "education" being traditionally applied to things like the college degree and those more formal, structured, often even longer types of learning experiences. We might see the diminishment of education, but I think that the role of learning will definitely become increasingly important or, certainly, at least maintain its current level of importance.

Jeff Cobb: [00:23:14] I think, at a minimum, we'll see a lot more diversity in what represents educational experiences. But education is, always will be, a subset of learning, and I think we're likely to see more emphasis on less structured learning experiences as we go forward. A lot of what keeps us from, I think, placing the value on informal learning that we could right now is we don't quite know how to get a grip on it, measure it, evaluate it. With AI and some of the other tools that are coming along, we're getting in a better and better position to be able to navigate the informal learning world and to better appreciate the significance, the value that it brings to our lives and to our work.

Celisa Steele: [00:23:59] We've talked about some key terms of the landscape—the "third sector" and "learning businesses." And then we talked about the current state and the future state of the third sector of lifelong learning. But we would be remiss if we didn't also spend some time on the implications for learning businesses.

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Jeff Cobb: [00:24:20] I'd say the big headline here is that there is a real opportunity. We're potentially in a golden age for learning businesses simply because there is so much need out there. People know they need to learn—go back to *The Economist* saying this is an imperative. We get that. But we need help navigating that landscape. We need the guides. We need the people that are going to help us to structure the paths that work for us, that are going to provide the content, that are going to provide the experiences, that are going to help us evaluate that and actually make it useful in our lives. It's a huge opportunity.

Celisa Steele: [00:24:56] Yes, I think this speaks to the chance for learning businesses to play the role of not only a learning provider but a learning advisor. This is about helping your learners chart out the path and helping them to understand what it could mean for them if they were to be able to learn something and then demonstrate that they know that thing. So, yes, real opportunity, huge opportunity. And, when there's huge opportunity, there's often a lot of danger. I think the danger is for learning businesses to continue doing what they're doing and to not tune in to some of these trends and think about the implications for what they do and for their learners. If they just continue to provide the same courses and conference sessions, I think they're going to end up missing the boat. There's a chance here to really think about what does it mean to support lifelong learners moving ahead?

Jeff Cobb: [00:25:53] Yes, this is definitely one of those times where the biggest risk is to do nothing, to just continue on as you were. And it's a good time to introduce another one of our concepts, phrases here. We've talked about the third sector. We've talked about learning businesses. We're also very big into the idea of maturity, how you evolve and grow as a learning business to become the type of organization that can do the types of things that we've just been talking about. We do have a model built for this, the Learning Business Maturity Model, which we've talked about on various episodes and have various resources around. But this really is a time when learning businesses need to be looking at where do we stand right now in terms of our maturity, the five domains that we've defined there, the stages that you can be in, and how are we going to make progress on that?

Celisa Steele: [00:26:40] Right. The lower level of maturity is where you're being reactive. You're not actually tuning in to what's happening on the landscape. Of course, you want to be more on the advanced stages of maturity, where you really are being more proactive and then, ultimately, even innovative, and you're really thinking about what does it mean to provide lifelong learning today to the learners that we need to serve? The takeaway from all of this is that we really would urge you to do some homework and to do some critical thinking about what the current state and the potential future state of the market for lifelong learning mean for

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your learning business. Things change. If you go back to that question we opened with about a perfect square, the math that I learned in middle school is not what the kids use anymore. Now we have the new math, and I know that's been the bane of many a parent, but it speaks to this need to continue to evolve, to not be too set in your old ways. There might be new methods, new things that you need to try.

Jeff Cobb: [00:27:50] We're at an important point in time for lifelong learning. Much is shifting and unsettled in how humans live and work. That unsettledness means opportunity if your learning business is willing to grapple with the uncertainty and shape a vision of the lifelong learning market overall and its role in the market.

Celisa Steele: [00:28:10] At leadinglearning.com/episode400, you'll find show notes, a transcript, and options for subscribing to the podcast. If you haven't subscribed yet, please do. You can consider it a gift to us on the occasion of our 400th episode.

Jeff Cobb: [00:28:26] We'd be grateful if you'd take a minute to rate us on Apple Podcasts or wherever you listen, especially if you enjoy the show. Celisa and I personally appreciate reviews and ratings, and they help the podcast show up when others search for content on leading a learning business.

Celisa Steele: [00:28:41] And please spread the word about Leading Learning. You can do that in a one-on-one note or conversation with a colleague, or you can do it through social media. In the show notes at leadinglearning.com/episode400, you'll find links to connect with us on X, LinkedIn, and Facebook.

Jeff Cobb: [00:28:58] Thanks again, and see you next time on the Leading Learning Podcast.

[music for this episode by DanoSongs, www.danosongs.com]

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