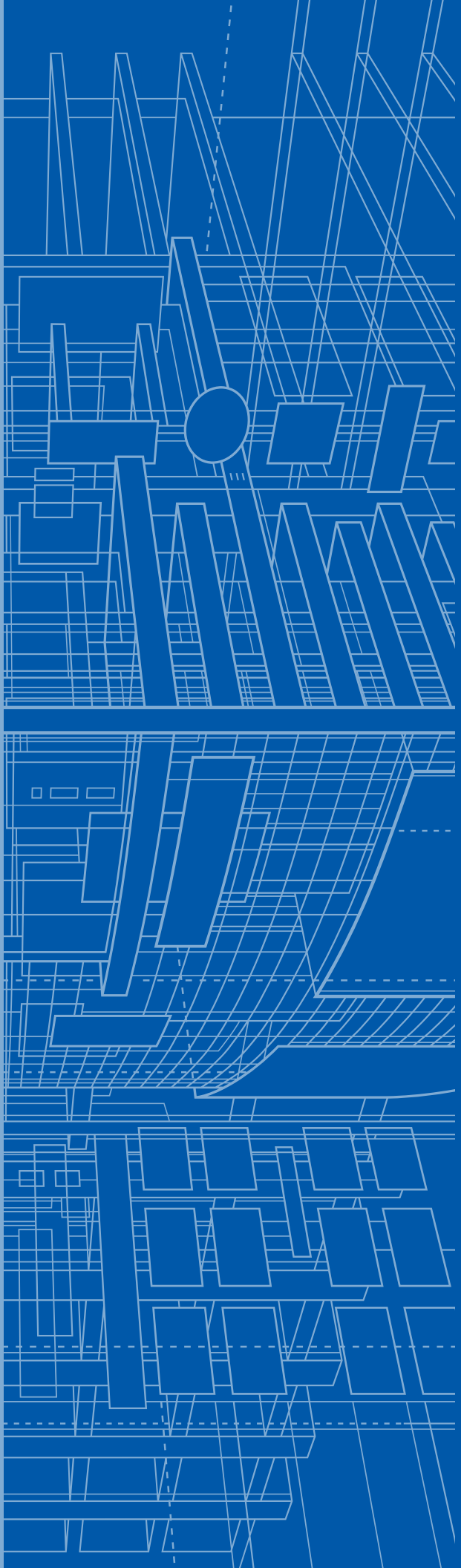


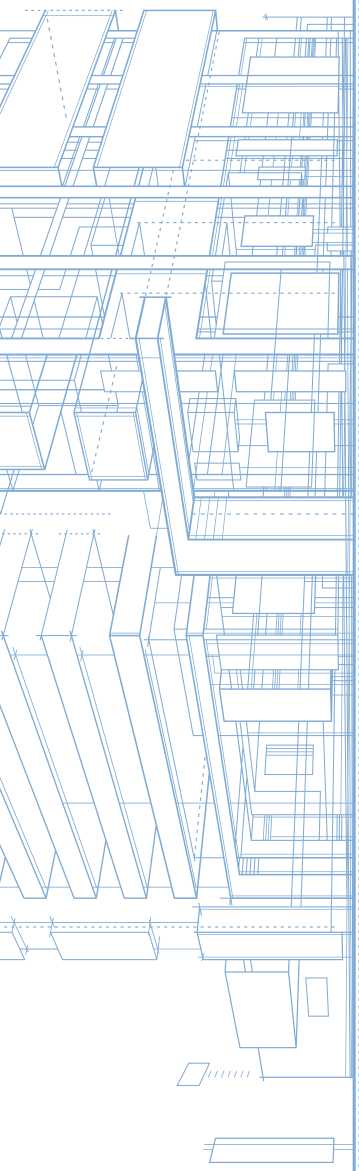
STANFORD CENTER ON LONGEVITY

Building a Learning Society

EXECUTIVE SUMMARY

Design Principles for
Human-Capital Investment
2025 - 2035

Futures Project on Education and Learning for Longer Lives
September 2025



Executive Summary

People have always been the backbone of the American economy. Yet as technology and machines — unencumbered by pesky mortal frailty and human agency — become more advanced, many are beginning to wonder: what will happen to us? How will people flourish in the next decade and beyond?

Despite today's staggering speed of technological progress, our future prosperity requires something out of the history books. Throughout every period of major technological change, America has responded with investment in human talent.

Universal mass schooling for children coincided with the great wave of industrialization, urbanization, and immigration around the turn of the last century, which brought unprecedented economic growth. World War II, the subsequent Cold War, and the nuclear/scientific race with the Soviet Union coincided with a dramatic expansion of higher education. That investment in human capital is directly correlated with the explosion of microcomputing and the invention of the internet during the third industrial revolution.

Today we carry supercomputers in our pockets. Depending on who you ask, artificial intelligence (AI) promises to revolutionize or jeopardize nearly every industry. But the investment in human talent that has accompanied past technological change has yet to materialize for this current wave. Anxiety, rather than optimism, is the tenor of the current moment.

It's time to turn that corner and remember that the arc of history bends upward when America invests in people.

In October of 2024, the Stanford Center on Longevity (SCL) convened thought leaders to frame what the next chapter of investment might look like. Doers and thinkers from across higher education, the workforce system, K-12 education, philanthropy, edtech, healthcare, organized labor, and venture capital assembled multiple times to discuss, debate, and ultimately produce a vision for human-capital investment in the United States today.

In this publication we share two imperatives to meet the current moment; explain the transformative potential of moving from a schooled society to a learning society; and offer nine design principles to guide our progress.

Two Imperatives

For America to continue to be an economic and cultural leader on the global stage, we must fundamentally rethink how we approach the development of human capital. When we say *human capital*, we mean several things at once: the skills that people bring to labor markets, the capacities that fuel growth and self-discovery, and the everyday work of care that allows others to flourish.

Like any form of value, human capital can be hoarded, squandered, or invested so it grows. If longer lives are to be more prosperous, equitable, and fulfilling, we will have to steward all three dimensions with more intention. We are motivated by two imperatives:

1. **Equip Americans for the future of work.** Advances in digital connectivity, computational capacity, and AI are reorganizing divisions of labor in virtually every domain of human activity. Reports come almost daily about the astonishing pace of change and potential scale of AI-driven displacement of tasks long requiring the application of human skill. American workers deserve the capacity to prosper in the new world of work these changes are already bringing.

2. **Enable opportunity.** Stalled economic mobility in the United States has made the American Dream more of a fantasy than a real possibility for millions of Americans. Rising college costs, the "paper ceiling," mass incarceration, and subsequent discrimination in labor markets all contribute to uneven opportunity. As a result, the United States squanders incalculable stores of human talent. Enabling more and more equitable opportunity will benefit families currently being left behind and enhance the strength and resilience of the entire economy.

Moving From a Schooled Society to a Learning Society

Equipping Americans for the future of work and better enabling opportunity can't happen without systemic change:

America must transform from a schooled society to a learning society.

Across two centuries, the country met technological advancements by investing in people. Local schools and practical colleges accompanied the growth of early industry. Universal schooling for children grew alongside national infrastructure and mass manufacturing. After World War II, federal policy opened college to millions and helped fuel the development of electronics and networked computing.

Those investments in people created what scholars call a *schooled society* — a world organized around the institutions, rhythms, and credentials of schools. Building a schooled society enabled us to approach universal literacy and numeracy, which supported broad economic prosperity and a healthy civic life.

But it also established a presumption that people should spend the first decades of their lives in big bureaucratic organizations accumulating school certifications, the middle decades working, and the final decades in retirement. That presumption has led to a credential trap, with degrees serving as gatekeepers to economic opportunity.

The schooled society devalues learning that happens outside classrooms, overlooking the crucial skills developed through work, volunteering, caring for others, and life experience. The schooled society creates a fairly rigid conception of the life course, overly prescribing where and when learning best happens.

The fourth industrial revolution is reshaping work as we know it, but our strategy for human-capital investment remains defined by schools and their credentials. We still organize learning investments almost entirely around schools and expect people to pursue life paths in which the bulk of human-capital investments precede entry into the labor market. Meanwhile, employers use degrees as crude proxies for ability. Conventional accounting practices define workers as costs to be minimized, not investments to be nurtured.

Moving beyond the schooled society requires, first, distinguishing schooling and learning. *Schooling* refers to formal education leading to credentials. *Learning* means acquiring capabilities and skills — regardless of where and how that acquisition occurs. A learning society would:

1. Recognize and reward learning wherever it happens — workplaces, communities, homes
2. Distribute human capital investment across many institutions, not just schools
3. Support multiple career and life transitions throughout the life course
4. Enable fluid movement between learning, work, and caregiving activities

Rather than a prescribed sequence of school-work-retirement, in a learning society people would cycle through different priorities: sometimes focusing on learning new skills and capacities, sometimes on paid work, sometimes on caring for others or personal development. A learning society would be organized so that people would not have to make choices between working for pay, investing in themselves, and caring for loved ones.

Nine Design Principles for Building a Learning Society

Moving from a schooled society to a learning society will require collaboration, innovation, and policy change. The following design principles might serve as starting points to guide that change.

1 **Schools are essential for learning and civic life.** Schools will continue to be indispensable institutions in American life, but they will adapt to the demands of a learning society. They might become civic hubs, assembling a wide variety of learning tools and experiences from many providers while anchoring learning opportunities in particular communities. Professional educators will evolve as well into learning designers, mentors, and guides.

2 **Credentials are means, not ends.** A wholesale commitment to credentialing has encouraged educators, philanthropists, and politicians to make progress on a few numbers (e.g., graduation rates, time to degree), rather than actual human learning, capacity for employment, and the ability for people to make informed decisions about their own lives. We encourage a national commitment to specify and build measures for outcomes that matter: agency, mobility, and resilience, for example.

3 **Design for change across longer lives.** Learning will still be prioritized in the first two decades of life, but it will not stop there. Longer lifespans and technological change mean that people will continually learn and flexibly adapt to enable different kinds of work over time.

4 **Build infrastructure for caring.** Normalizing the presumption that learning happens across the life course will require reconfiguring our approach to work so that paid employment, learning, and caring for others can be truly simultaneous and complementary.

5 **Working is learning.** The best learning happens by doing, typically on teams and alongside others more experienced. A learning society encourages work-based learning models; builds a cumulative science to better identify, instrument, and measure returns to these models; and sustains social policy to encourage and reward learning in workplaces, schools, and civil society.

6 **Build an economics of learning.** A learning society will be well served by a social science which recognizes that learning happens in every social sector; instruments learning in these sectors for measurement; and models costs and returns to learning for individuals, organizations, and society.

7 **Think carefully about skills.** Instead of vague calls for a greater focus on skills over credentials, we might parse what we mean by "skills" into three components: enduring capacities, time-bound abilities, and practiced craft. Regardless of the terms we use, being precise about the human assets we are trying to nurture will better enable us to design learning opportunities effectively.

8 **Design for transitions.** Today the burden of managing transitions and the risks associated with them fall to those experiencing them. Derisking and supporting transitions will foster adaptability and resilience for people, organizations, and the overall economy.

9 **Make the learning society a joint venture.** All of us can participate: investors, entrepreneurs, policymakers, philanthropies, employers, technology companies, and legacy schools.

What's Next

The American Dream feels increasingly out of reach for millions. Traditional institutions that once enabled upward mobility have weakened as the social contract between government, business, and citizens has eroded. While individuals now bear responsibility for their own economic prosperity, most lack adequate resources to invest in their futures and information about how to invest wisely. Rather than creating opportunity, technological change feels like another threat pushing the American Dream further away.

Previous generations show us the way forward. In the past, American innovation has created shared prosperity when leaders boldly invested in people. This approach generated incredible economic growth and national pride throughout the last century.

We need to take another audacious leap. We need to build a learning society that distributes learning opportunities more broadly across time, places, and people — one that recognizes, measures, and rewards learning wherever it happens, sharing the investment burden among all who benefit.

The nation has everything it needs to build a learning society: human talent, financial resources, and organizational capacity. To break new ground, though, we need a shared vision of what the future might look like and collaborative, cross-sector relationships that enable us to get there together. Establishing these relationships and developing shared language, progress metrics, and mutual trust are essential next steps.

Download the full report to see the **Learning Society** vision in more detail: www.learningsociety.io

Contributors

About the Stanford Center on Longevity

The Stanford Center on Longevity (SCL) is an interdisciplinary research center that engages more than 100 faculty across Stanford's seven schools. Directed by Stanford psychologist Laura Carstensen, it serves as an intellectual hub for researchers interested in longevity and long-living societies.

In early 2024, SCL launched a series of Futures Projects to develop insight on policies and practices that can support century-long lives. Futures Projects convene members from within and outside of the academy and, over the course of a year, generate both academic writings and opinion pieces that contribute evidence-based ideas to societal dialogues. Futures projects are meant to help realize SCL's groundbreaking New Map of Life initiative, which challenges outdated models of education, work, and retirement.

SCL appointed a cohort of Futures Fellows during the 2024-2025 academic year to develop a fresh vision for investing in people at a moment of rapid technological and demographic change. The group represented a wide range of doers and thinkers from private industry, academia, philanthropy, venture capital, organized labor, government and civil society. We convened for three in-person residencies and met virtually over the course of 12 months to develop the ideas presented here. Comments and criticisms from a working assembly at the U.S. Chamber of Commerce Foundation in Washington, D.C., on May 1, 2025, substantially informed this final output.

Building a Learning Society is not a consensus document. The Fellows do not necessarily all agree on every point presented herein. Yet we all claim the document as a collaborative accomplishment, and together offer it to the nation as a provocation for big-picture thinking.

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