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Article

Culture, patience, and lifelong learning how institutional design can support continued education

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Institutions Across the World

Culture, Patience, and Lifelong Learning

How Institutional Design Can Support Continued Education

Key Messages

- Lifelong learning is key for long-term economic development
- Patience drives adults' participation in continued education
- Cultural traits shape learning behavior across generations
- Policy can offset motivational gaps by reducing immediate costs and combining short-term recognition with long-term qualification



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As economies face the pressures of automation, digitalization, green transition, and demographic change, the need for lifelong learning has become a defining challenge for modern societies. Continued education – that is, learning that takes place beyond initial schooling and vocational training – determines how well individuals and entire economies can adapt to technological transformation. For policymakers, the question is no longer whether to

promote lifelong learning, but how to organize institutions in such a way that it becomes a natural and equitable part of working life.

It is important to consider behavioral and cultural factors alongside institutional incentives and funding structures. Individuals' willingness to invest in education depends on how they weigh short-term costs against long-term benefits. This trade-off is rooted in what behavioral economists describe as *time preferences*, or patience – the ability to delay gratification today for higher rewards in the future.

The present paper provides empirical evidence that patience plays a critical role in shaping adults' investment in continued education. Using a dataset of immigrants in Germany, the research isolates the cultural component of educational investment from institutional and economic factors. It finds that immigrants from countries with higher average patience are substantially more likely to participate in continued education, even when living under the same institutions.

This result offers two important lessons for policymakers. First, cultural and behavioral factors can explain persistent differences in lifelong learning participation between and within countries. Second, institutions can be designed to mitigate these behavioral gaps by lowering short-term barriers and strengthening long-term incentives.

The Challenge of Lifelong Learning

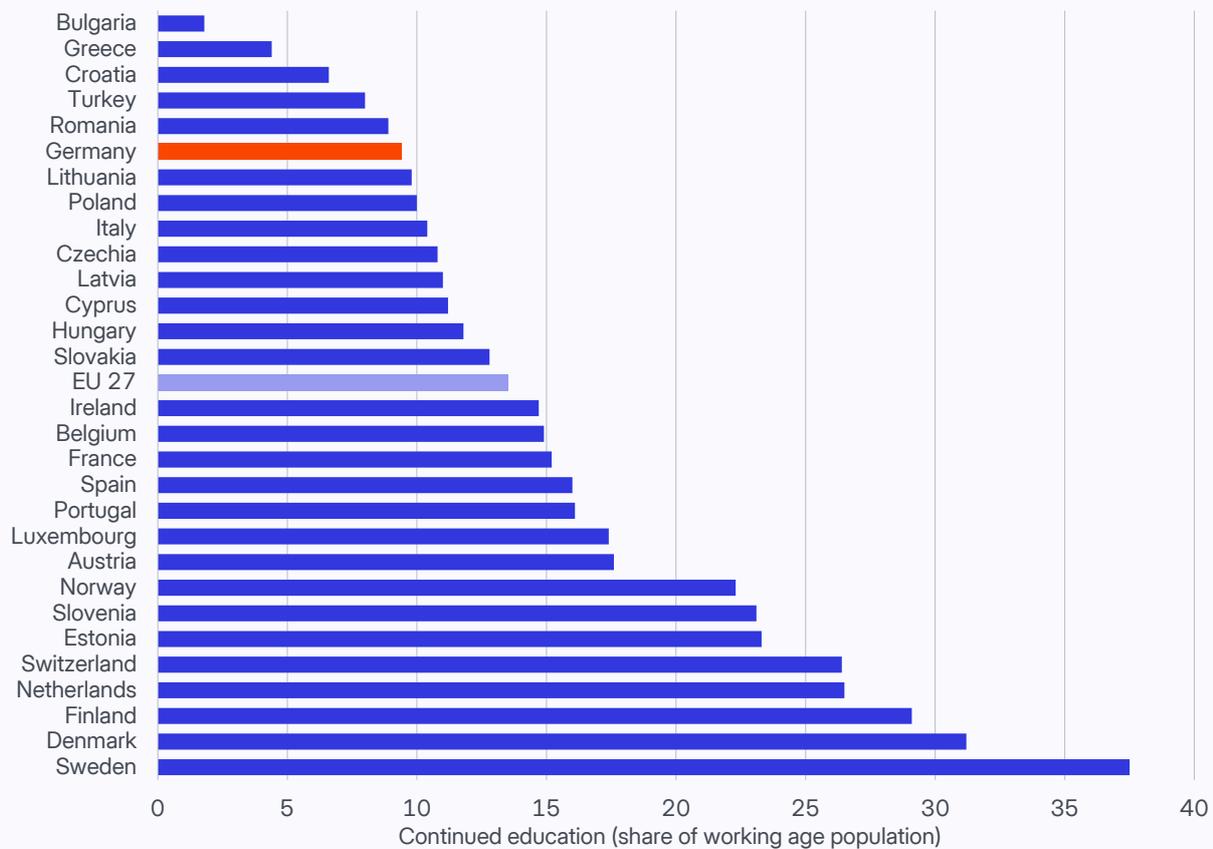
Technological change is reshaping labor markets at unprecedented speed. Automation and artificial intelligence are transforming skills demand across industries, while the green transition creates new needs in energy systems, construction, and infrastructure. At the same time, Europe’s ageing population is reducing the inflow of young workers and increasing the need for reskilling among older employees.

This rapid change in skills requirements cannot be addressed through adjustments to initial education alone. As knowledge becomes obsolete at an ever-faster pace, continuous upskilling and reskilling are needed to sustain employability and productivity. However, participation rates in adult learning are stagnating, and even declining in some countries, despite increasing policy attention (OECD 2025).

In Germany, only around 9 percent of adults participate in continued education, significantly below the EU average of 14 percent (Figure 1). By contrast, Nordic countries such as Sweden (38 percent), Denmark (31 percent), and Finland (29 percent) show the highest levels of participation in Europe. In Southern Europe, participation remains much lower, with Greece (4 percent) and Croatia (7 per-

Figure 1

Participation in Continued Education Across Europe



Notes: The European Labor Force Survey (LFS) measures the share of adults aged 25 to 64 who report having received education or training during the four weeks prior to the interview. This includes both job-related and non-job-related formal and non-formal learning activities and generally refers to education undertaken after the completion of initial schooling. Other surveys, such as the German Microcensus, use longer reference periods (typically 12 months), which leads to differences in reported participation rates.
Source: EU-LFS (2024).

cent) among the countries with the lowest shares of adults engaged in learning activities (EU-LFS 2024).

The reasons for these disparities are manifold. In general, countries where training is perceived as useful for career development achieve higher participation rates, but workers across Europe still face different barriers that limit their ability or willingness to invest in continued education. In Southern Europe, for instance, financial barriers are frequently cited as a major obstacle, whereas in Eastern Europe limited training opportunities are a more common constraint. In Western and Northern Europe, workers more often cite a lack of employer support. Across all countries, time constraints arising from work or family responsibilities remain the most widespread barrier to participation (OECD 2025).

Institutional differences in cost-sharing also contribute to variation in participation rates. Broadly speaking, the costs of adult education can be divided between employers, governments, and individuals themselves, but the balance between these actors differs across countries. Training systems that provide substantial employer or public support tend to achieve higher levels of participation. However, structural factors alone do not tell the full story. Cultural attitudes toward learning and time investment also play a decisive role in whether individuals take advantage of available opportunities.

Lifelong learning requires individuals to bear short-term costs (such as tuition fees, lost earnings, and the opportunity cost of leisure), while the benefits (such as higher wages, employability, and personal fulfilment) are delayed and uncertain. The decision to invest therefore depends heavily on patience: how much a person values future outcomes relative to immediate comfort. Recognizing this behavioral dimension helps explain why similar policies can produce very different outcomes across countries and social groups.

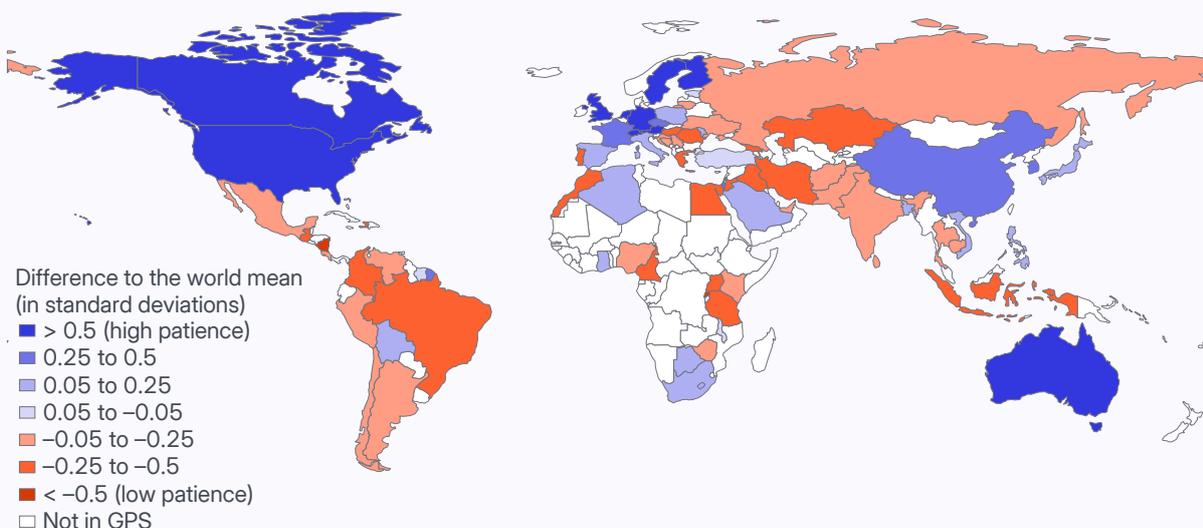
Culture and Economic Behavior

Culture encompasses shared values and preferences that influence how societies respond to incentives. Studies have shown that differences in cultural traits can shape individual behavior as well as long-term economic development (Fernández and Fogli 2009; Fisman and Miguel 2007; Giuliano 2007). Patience, in particular, is a key determinant of the educational investment of children (Figlio, Giuliano, Ozek and Sapienza 2019; Hanushek, Kinne, Lerner and Woessmann 2022).

The Global Preferences Survey quantifies patience in 76 countries through behavioral questions about intertemporal choices (Falk, Becker, Dohmen, Enke, Huffman and Sunde 2018). The results reveal wide variation: citizens of Sweden, the Netherlands, and the United States exhibit

Figure 2

Patience Across the World



Notes: Patience is standardized at the world level with a mean of zero and a standard deviation of one.
Source: Own illustration based on data from Falk et al. (2018).

high average patience, whereas those of Portugal, Brazil, and Rwanda show much lower values (Figure 2). These patterns are not random; they correlate with historical factors such as agricultural productivity, institutions, and even geography (Alesina and Giuliano 2015; Galor and Özak 2016).

Patience affects behavior by influencing how individuals evaluate the trade-off between present costs and future benefits. In contexts where long-term investments yield substantial returns – for example, in education – patient individuals are more likely to invest. Impatient individuals, by contrast, discount future benefits more steeply and are less willing to sacrifice current consumption or leisure.

Culture does not operate in isolation. Institutions also play a central role in shaping economic development, and these institutions are themselves influenced by the preferences and values of the population. Cultural patience interacts with institutions. Societies with higher average levels of

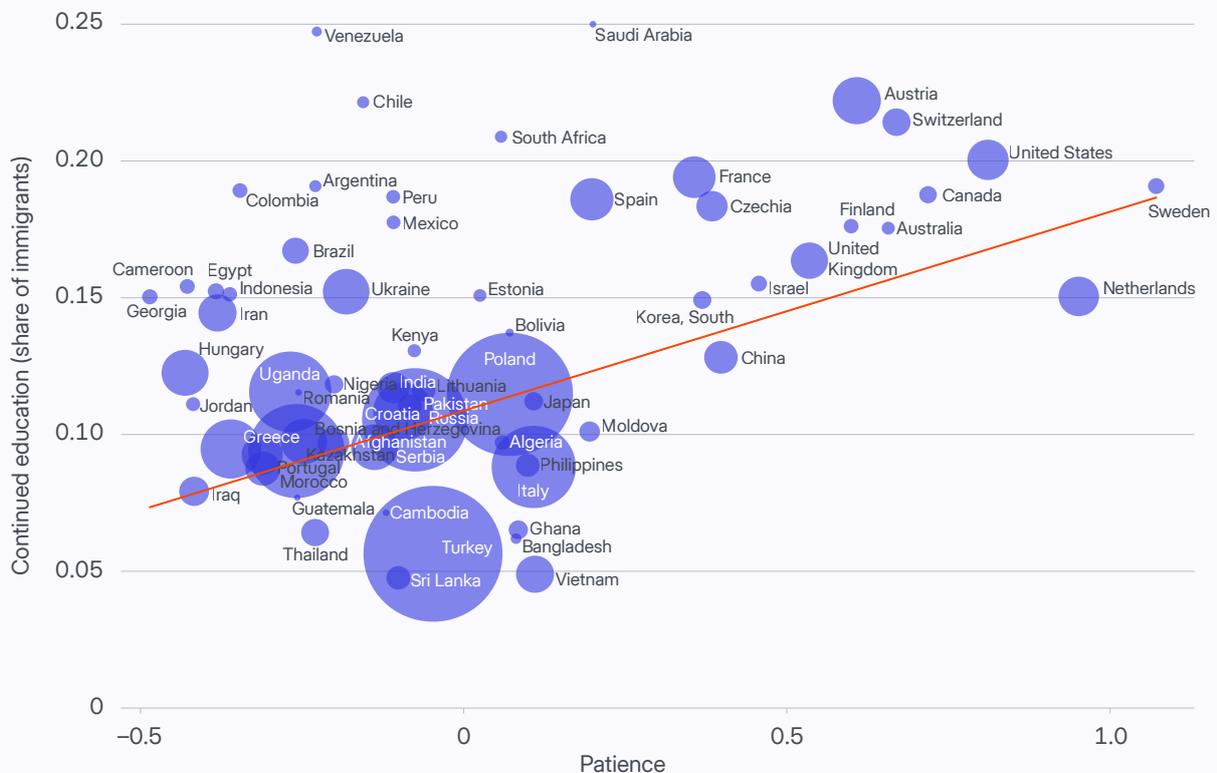
patience tend to build institutions that reward long-term investment, whereas countries with lower patience might build institutions around more immediate gratification. This feedback loop means that behavioral preferences and institutional design evolve together (Alesina and Giuliano 2015).

Evidence from Germany

Because institutions and cultural traits such as patience evolve together, it is empirically challenging to isolate the specific effect of patience on continued education. Individuals make their training and education decisions under the combined influence of national institutions and cultural preferences. Studying immigrants provides a way to disentangle these effects: while immigrants' preferences are shaped by the culture of their country of origin, they make their education decisions while being exposed to the institutional environment of their country of residence. Germany's diverse immigrant population therefore offers a

Figure 3

Immigrants' Participation and Origin-Country Patience



Notes: First-generation immigrants. Continued education represents the share of immigrants in Germany who participated in continued education in the past 12 months. Dot size represents the number of observations from the respective origin country. The red line represents a linear regression fit.
 Source: Own calculation based on RDC (2012–18), Falk et al. (2018). © ifo Institute

natural laboratory for analyzing the role of culture under common institutions. Immigrants share the same legal framework for education and employment but differ in their cultural background, which allows researchers to isolate the influence of origin-country patience from institutional and economic factors.

Drawing on this unique setting, this paper investigates how cultural patience affects the likelihood of participating in continued education among first- and second-generation immigrants in Germany. Using data from the German Microcensus (RDC 2012–18) linked with patience measures from the Global Preferences Survey, the study analyzes more than 220,000 individuals originating from over sixty countries. The findings reveal a clear pattern: individuals from more patient societies are significantly more likely to invest in continued education, even when living under identical institutional conditions (Figure 3). These effects persist across generations, underscoring the powerful role of culture in shaping lifelong learning behavior.

Quantitatively, the results are substantial. In the regression analysis, a one-standard deviation increase in patience in the country of origin corresponds to an increase in the probability of participating in continued education by about five percentage points among first-generation immigrants and around four percentage points among the second generation. These effects correspond to an increase of about 45 percent relative to the baseline participation rate among first-generation immigrants. For second-generation immigrants, the effect is smaller but still substantial at around 20 percent. However, it is important to note that a one-standard deviation change in patience represents a very large shift. In practical terms, it is similar to moving from the average patience level of Croatia (–0.09) to that of Sweden (1.07), which means moving from the median of the global distribution to its top end.

The influence of patience declines with longer residence duration and earlier age at migration, indicating that exposure to the host country's institutional environment gradually moderates cultural preferences. Nevertheless, the persistence of the effect into the second generation suggests that values such as patience are transmitted within families and communities over time.

The German case thus illustrates how behavioral diversity interacts with institutional frameworks. While institutional frameworks determine the availability and structure of learning opportunities, cultural preferences influence how individuals respond to them. Individuals with higher patience are more likely to take advantage of existing training opportunities, while those with lower patience may require

stronger external incentives to do so. Understanding this interaction is essential for policymakers seeking to design effective adult learning systems that not only provide access but also encourage participation across different population groups.

Policy Implications

The evidence presented highlights the importance of aligning institutional design with the behavioral and cultural characteristics that influence participation in lifelong learning. While cultural patience affects individuals' willingness to invest in education, effective policy can offset motivational differences by reducing barriers and creating more accessible and relevant learning opportunities. The goal is not only to increase participation rates but to ensure that lifelong learning systems support inclusion across diverse groups.

A key policy challenge lies in reducing the immediate costs of participation, which often discourage individuals from engaging in further education. Many adults face financial or time constraints that make training appear unaffordable or impractical. Instruments such as paid educational leave, wage replacement schemes, and co-financing models can alleviate these burdens and make participation feasible for a broader share of the workforce. Germany's *Bildungsurlaub* policy exemplifies this approach: by guaranteeing paid time off for learning, it directly addresses one of the most important barriers to continued education. However, the potential of this policy remains underused. Only about 3 percent of eligible employees take advantage of it, and in many firms the option is not widely known (Freuding, Garnitz and Schaller 2023). One reason for the low uptake may be hassle costs, such as administrative or informational frictions. Reducing these barriers by expanding awareness campaigns and simplifying application procedures could substantially increase the policy's reach, particularly among small-firm employees, low-wage earners, and immigrants.

Financial incentives are most effective when they are matched with opportunities that feel attainable and meaningful. Designing programs that offer visible short-term rewards – such as modular certificates or micro-credentials – can motivate individuals with lower patience to participate. Such measures allow learners to see progress quickly and to convert incremental achievements into career advantages. At the same time, systems should provide pathways for deeper, long-term learning for those who wish to continue building skills. Combining short-term recognition with long-term qualification frameworks ensures that adult learning remains both accessible and strategically valuable.

Employer involvement is another crucial factor. When firms contribute to training costs or offer flexible arrangements for skills development, participation tends to rise significantly. Co-financing models, tax incentives, or sectoral training funds can encourage employers to view lifelong learning as an investment rather than a cost. In parallel, active collaboration between firms, training providers, and public agencies can help tailor programs to labor-market needs, ensuring that the skills taught are both relevant and transferable. Adequate supply is vital: without high-quality and targeted training programs, financial incentives alone cannot produce sustainable engagement and productivity gains. This calls for a responsive training market that adapts quickly to technological and structural change, supported by clear quality standards and transparency about program outcomes. •

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