

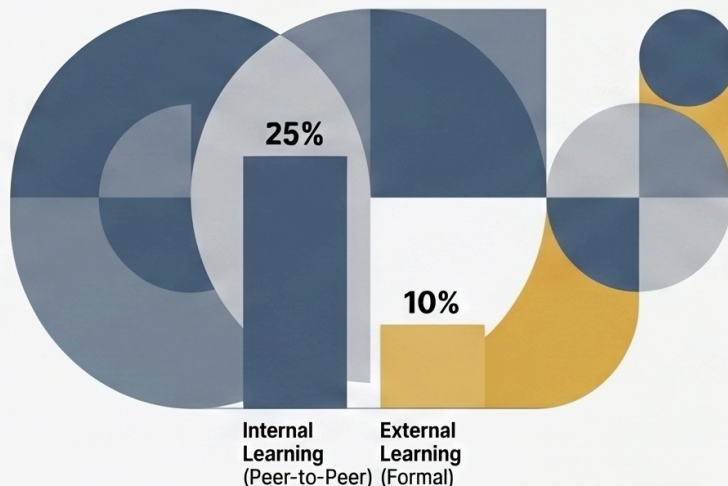
The Lifecycle of Learning: How Skill Acquisition Evolves Across a Career

As workers age, the balance of internal peer learning and external formal training shifts, requiring strategic adaptation to build human capital effectively.

Early Career (20s)

Internal Learning Dominates Early Careers

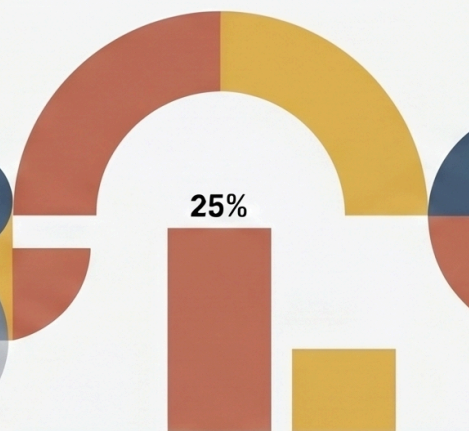
Participation drops from 25% for workers in their 20s to under 10% by retirement.



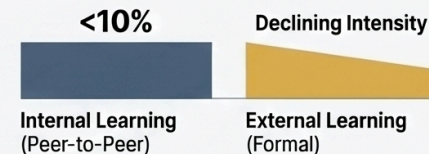
Mid-Career (30s-40s)

External Training Peaks in Mid-Career

Formal training follows an inverted U-shape, peaking at 20-25% during the 30s and 40s.



Late Career (50s+)



Strategic Organizational Responses

Engineer Early-Career Peer Networks

Use cohort-based onboarding and rotational assignments to maximize high-impact informal knowledge transfer.

Shield Junior Workers from Remote Penalties

Mandate in-person interaction to prevent permanent "learning scars" from isolation.

Target Mid-Career Formal Investment

Concentrate expensive external certifications and executive education where the ROI and engagement peak.

Internal Learning Drives 57% More Value

Informal peer learning contributes significantly more to lifetime skill accumulation than formal training.