

FRAMING NEW TERRAIN:

OLDER ADULTS & HIGHER EDUCATION

ACE AMERICAN COUNCIL ON EDUCATION
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MetLife Foundation

Acknowledgments

The American Council on Education is grateful to MetLife Foundation for its generous support of this project.

Several colleagues provided comments that improved this report, including Amanda Adolph, John Asbury, Gigi Gomez, and Jacqueline E. King of ACE. Additionally, we thank ACE staff for editing and designing the report. Also contributing valuable insights were Michael Brady, professor of adult education at the University of Southern Maine; Judy Goggin, senior vice president, Civic Ventures; Linda Heiland, associate vice president for institutional effectiveness at Central Arizona Community College; Karyne Jones, president of the National Caucus and Center on Black Aged; and Kurt Kegerreis, deputy director, Indiana SCSEP, National Able Network. Of course, any errors are the responsibility of the authors and the American Council on Education.

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Preface



FRAMING NEW TERRAIN: Older Adults and Higher Education

The nation is rapidly graying. Over the next 25 years, this inevitability will present numerous challenges—not only for the U.S. workforce, but for colleges and universities as well. By 2030, 20 percent of the U.S. population (more than 70 million people) will be aged 65 and older (U.S. Census Bureau, 2005c)—numbers that call for us to reframe our policies across many sectors, including workforce development, community service, and postsecondary education itself.

No longer will it be enough for higher education and other leaders to focus on the education of “new” workers, or even the continuing education of mid-life professionals. This new demographic, in fact, poses many questions about the mission of postsecondary education and potential changes to its student population, among them:

- Who makes up the older adult population?
- What are their lifelong learning motivations and needs?
- What brings older adults into college classrooms and what keeps them out?
- How should higher education reconfigure its policies and practices to broaden postsecondary access and success for older adults?

Framing New Terrain: Older Adults and Higher Education begins to answer these questions and ask even more. It is the first report in **Reinvesting in the Third Age: Older Adults and Higher Education**, the American Council on Education’s two-year research project generously funded by MetLife Foundation. Through an extensive literature review, as well as discussions with leaders in higher education and other sectors, *Framing New Terrain* provides a profile of the country’s older adults, aged 55 to 79—the prime years during which people are actively choosing how they will spend the third age of their lives. The report also frames questions and issues that community colleges and four-year colleges and universities must consider to better meet the needs of a large and diverse cohort.

Our project begins at a time when there is plenty of attention focused on older adults, especially the baby boomer generation. In the media, as well as in business and academic circles, we find daily accounts of boomers starting their own businesses, choosing new careers, or wanting to give back to their communities. This is certainly a different view from even a decade earlier, when reports on retirees frequently focused on declining health and decreased capabilities.

Yet this current view captures only one aspect of the new terrain. The image of an affluent, well-educated boomer, for example, represents but one part of one cohort in a much larger—and more varied—older population. Understanding these variations is critical to higher education’s continued effectiveness. To that end, *Framing New Terrain* provides information and insights to help colleges and universities plan today for older adults’ increased engagement in postsecondary education. They may be grayer, but their desire to learn increasingly propels them our way.

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Executive Summary

In 2004, 54.2 million people in the United States were between the ages of 55 and 79, constituting about 19 percent of the American population (U.S. Census Bureau, 2004b). And that number is rising. Recent surveys by AARP, Civic Ventures, Merrill Lynch, and other organizations indicate that a majority of adults in this age group plan to stay engaged in some form of work, community service, or learning activity—with obvious implications for higher education. How *are* colleges and universities adapting their policies and practices to meet these potential postsecondary needs for one-fifth of our nation?

Reinvesting in the Third Age: Older Adults and Higher Education, the American Council on Education's (ACE) two-year research project funded by MetLife Foundation, explores this question. This publication, *Framing New Terrain*, is the project's first report. Based on an extensive review of research literature and conversations with higher education and other leaders, the report describes the changing demographics of adults aged 55 to 79, their motivations for participating in higher education, and the obstacles that prevent broader participation.

Highlights from *Framing New Terrain*

- Although generally better educated than previous generations, this older population has a wide span of educational needs and desires—from earning a GED® credential to gaining a postgraduate certificate.
- Comprehensive information on the wide range of older adult learners and their postsecondary engagement is lacking.
- Large numbers of older adults, including minority elders, recent immigrants, displaced workers, and those living in rural areas, are underrepresented on college and university campuses. Many of these adults do not see postsecondary education as an option or a benefit.
- For decades, many colleges and universities have offered rich and varied programs for senior citizens, but demands brought about by demographic shifts will soon outstrip their options, especially for career transitions.
- Older adults with an interest in new careers also want options that quickly transition them to new opportunities. Consequently, many want prior learning assessment, accelerated program formats, improved career counseling, and job placement.
- While many older adults may see higher education as a way to “reinvent” themselves, they also cite the strong desire for a sense of community.
- Structural barriers related to outreach, programming, scheduling, and transportation continue to stymie efforts to make lifelong learning more accessible.
- Funding remains a critical issue for older adults and their access to higher education. Although those still in the workforce may benefit from tuition reimbursement, countless others do not have necessary information, strategies, or resources. Tuition waiver policies vary from state to state and by institution.

In addressing key questions about the composition of older adults, their motivations, needs, and obstacles to higher education, *Framing New Terrain* lays out potential areas in which institutions can improve their outreach and offerings for this expanding group of learners. Finally, the report sets the stage for additional research by ACE (see inside back cover), in concert with colleges and universities—research that will support new lifelong learning options for greater numbers of older adults.



Introduction and Background

In 2004, 54.2 million people in the United States were between the ages of 55 and 79, constituting about 19 percent of the American population (U.S. Census Bureau, 2004b). *Framing New Terrain* is the first report from Reinventing in the Third Age—a two-year research project on older adults and higher education. This report offers an overview of the lifelong learning landscape for this growing population, and is based on an extensive review of research literature and a range of interviews with higher education and other leaders. *Framing New Terrain* describes the changing demographics of adults aged 55 to 79; their various motivations for participating in higher education, including increased interest in retooling for new careers; and the numerous obstacles that prevent broader participation. It also asks higher education leaders—and those in other sectors—to reframe policy discussions and initiatives about lifelong learning in the later years, with the implications for a rapidly aging society keenly in mind.

Ours is not only an aging society, but one changing in expectations as well. In the middle of the 20th century, planning for life after retirement was a luxury few people could afford. In 1950, the average retirement age was about 68 years (Gendell & Siegel, 1992). The average life expectancy was also 68 years (National Vital Statistics, 1997). Most people worked

their whole lives—often in physically demanding, dangerous jobs—and died before they were able to enjoy their golden years. The lucky few who lived beyond age 65—only 8 percent of the population at the time (U.S. Census Bureau, 2006c)—often struggled with poverty, illness, or disability.

Fast-forward nearly 60 years. Today, the average retirement age is 62 (Gendell, 2001) and life expectancy is 78 years and rising (Miniño, Heron, & Smith, 2006). With the growth of the service economy, increased mechanization, and improved labor laws, jobs are, by and large, less strenuous and safer. In addition, with advances in health care, people are typically able to enjoy their 60s, 70s, and even 80s and 90s in good health. Add to this the growing affluence of the 55 to 79 age bracket and you have more adults entering retirement who can ask, “How do I want to spend the next 15 to 20 years?”

In a recent Merrill Lynch survey, 71 percent of Americans aged 25 to 70 said they hope to continue working past their expected retirement age (2006). And the Bureau of Labor Statistics estimates that by 2014, 41 percent of adults aged 55 and older¹ will still be in the workplace (Toossi, 2005). As the population of older adults not only expands, but also changes, so does the language used to describe it. *Retirees* and *seniors* are now *rebounders*, *prime timers*, or *recareerers*. In short, the term *retirement* is being retired, or at least redefined. Instead, increasing numbers of adults aged 55 to 79 are entering the *third age* of life—a stage in recent years defined by personal achievement and learning for self-development—with new plans for their later years in mind. In a recent AARP survey of baby boomers, for example, 15 percent of respondents who intend to continue working expect to start a new business, while 7 percent plan to work full time in a new career. In addition, 30 percent would like to work part time for enjoyment, and 25 percent for needed income (AARP, 2004).

WHAT'S IN A NAME?

The changing language of organizations targeting older adults reflects the shifts in perspective.

- **1999:** The American Association of Retired Persons became AARP.
- **2004:** Elderhostel launched Road Scholar to target baby boomers and promote intergenerational programs.
- **2004:** Life Options, begun in 2001 by Civic Ventures, became Next Chapter.

¹ Because of the varying age ranges of the different studies, few statistics fall into the 55- to 79-year-old age range. When this report references “55 and older,” “55-plus,” and so forth, the study cited extended beyond age 79.



Because they anticipate working longer, many older adults—across a wide economic, cultural, and educational spectrum—are beginning to articulate new postsecondary education goals, including career retooling, or enrolling in college for the first (or fifth) time to fulfill an unrealized dream. As lifelong learning goals shift for adults aged 55 and older, what are the implications for colleges and universities? How will the demands of older adults for expanding educational opportunities test existing college and university programs? With higher education already pressed by “too many constituencies to satisfy, too many traditions, too many constraints weighing on it to lend it the flexibility—or the political will—to adapt rapidly to the outside world” (Yankelovich, 2005), these learners may push current boundaries even further.

Before new directions for higher education can be charted, however, higher education leaders must better understand the older adult population. This

population is the most heterogeneous in the nation’s history, with unparalleled diversity in race, educational background, work experience, immigrant history, and income level. The cohort of baby boomers, in particular, is portrayed in the media as a well-educated and prosperous group. But, beyond this ubiquitous and often misleading image, who else composes the 55- to 79-year-old population? As older adults at different income and educational levels examine options for the next 15 or 20 years, how do they view higher education? What brings them into higher education settings and what keeps them out? What do older adults say about transitioning into new careers, such as health care or teaching—which requires further learning? And, finally, what is higher education’s role in providing high-quality programs for older adults, now and in the future? ■



What Do We Know About Older Adults?

In this report, older adults are defined as those aged 55 to 79 years—the prime years during which people are actively choosing how they will spend the third age of their lives. But determining exactly who makes up this population is a challenge because research rarely addresses this age group specifically. Instead, research and analyses tend to define older adults along three age-defined breakpoints: 55 to 64, 65 to 74, and 75 and older; and each breakpoint is associated with common assumptions about the perceived effects of older adults on society. For

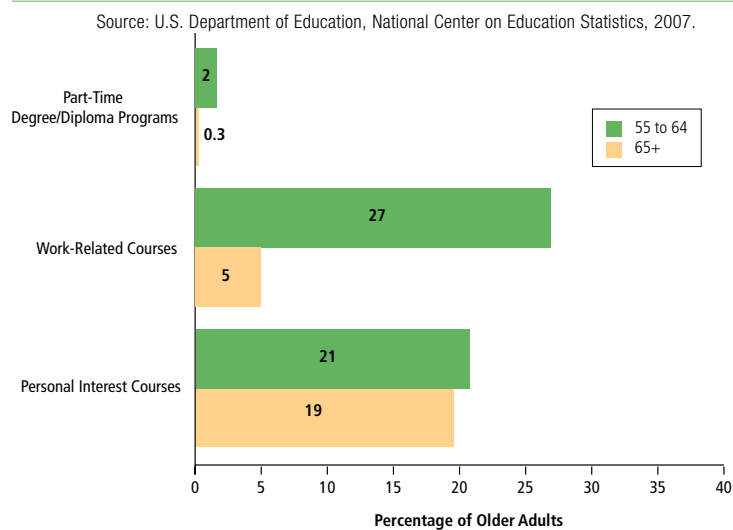
example, studies of the 55 to 64 population report that baby boomers could break the “social security bank” or result in a “brain drain” of the workforce, research related to the 65 to 74 age group most often explores personal plans for retirement, and studies of adults aged 75 and older frequently examine health care and end-of-life issues.

Even less is known about the postsecondary participation rates of this adult population. While it is clear that adults aged 55 to 79 are participating in a wide range of lifelong learning programs (see **Figure 1**), comprehensive information in many areas is lacking. Further, much of the qualitative research focuses on older adults who are white, highly educated, and middle class (Kim & Merriam, 2004).

National statistics on enrollment rates of part- and full-time students in two- and four-year academic institutions across higher education sectors use the age categories of *under 18*, *18 to 24*, *25 to 39*, and *40 and over* (U.S. Department of Education, National Center on Education Statistics, April 2007). And these data comprise enrollments of academic credit programs only. There is also a considerable lack of information on all adult students enrolled in noncredit courses, which include many of the lifelong learning courses that draw older adults to college and university campuses (Paulson & Boeke, 2006).

In addition to collecting more specific data on older adults’ participation rates in higher education, the terrain of older adults must be more effectively framed. As higher education and other sectors increasingly consider older adults as resources to help address workforce shortages, solve community problems, and mentor the next generation, their demographics must be studied

Figure 1: Education Participation Among Older Adults: 2005



more closely to better understand who they are and the choices they make. In scanning the terrain, five demographic factors—age, race/ethnicity, gender, income level, and geography—reveal the complex makeup of this population.

Age

Perhaps the greatest factor influencing older adults’ participation in education and the workforce is age. Within this span are three distinct cohorts: Depression-era children (born in 1928 to 1935), the so-called War babies (born in 1936 to 1945), and baby boomers (born in 1946 to 1964). This report encompasses the oldest boomers, who were born between 1946 and 1951.

Older adults in these three cohorts are more educated than their predecessors, yet frequent remarks about their high levels of education—particularly among boomers—may lead to the perception that the majority of older adults are college-educated. In reality, about 30 percent of Americans aged 55 to 59 hold a bachelor’s degree or higher. And this rate drops as the population ages. Among those aged 60 to 69, 25 percent hold at least a bachelor’s degree, compared

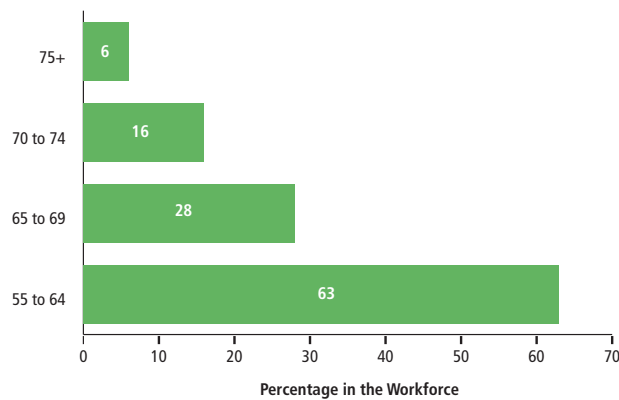
with only 18 percent of adults aged 70 and older. Similarly, percentages of adults with associate degrees decline with age—from 9 percent of those aged 55 to 59, to 7 percent for those aged 60 to 69, and 5 percent for those aged 70 and older (U.S. Census Bureau, 2006a).

Educational attainment, however, significantly affects older adults’ expectation of continuing to work and the likelihood they will pursue additional education. In fact, those with at least some college are nearly twice as likely to work past traditional retirement age as those without a high school diploma (Butrica, Schaner, & Zedlewski, 2006). In addition, adults with higher education levels are more likely than those with lower education levels to participate in formal work-related education (Kleiner, Carver, Hagedorn & Chapman, 2005).



Figure 2: Workforce Participation Rates Among the Older Adult Population: 2005

Source: AARP, 2006.



Across the older adult population, workforce participation rates also are affected by age. In 2005, 37 percent of the total 55-plus population was in the workforce, with the younger end of this age spectrum more likely to be working. Specifically, nearly 63 percent of adults aged 55 to 64 were in the workforce, compared with 28 percent of those aged 65 to 69, 16 percent of those 70 to 74, and just 6 percent of those 75 and older (see **Figure 2**).

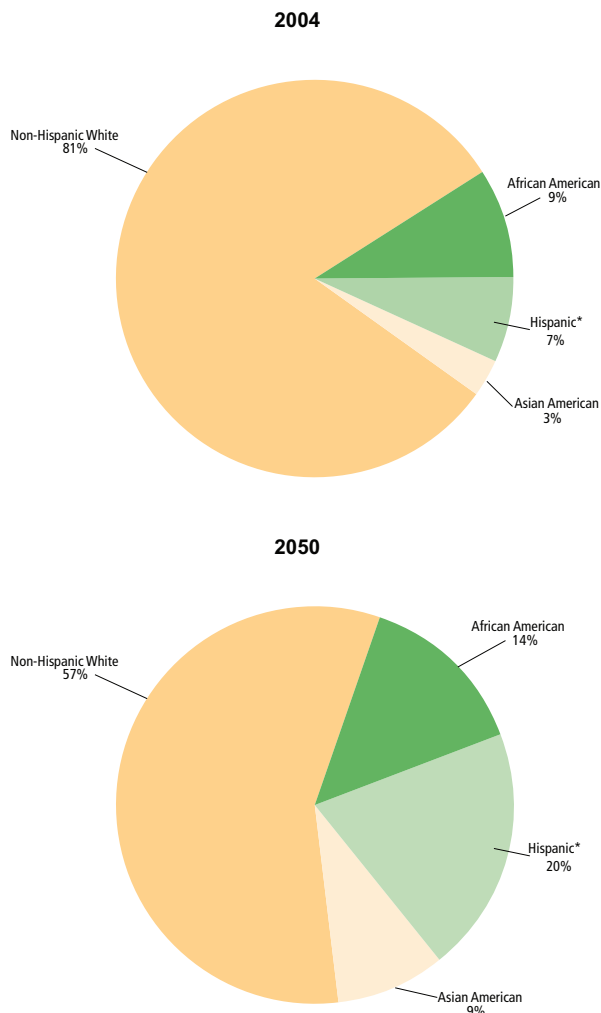
Race/Ethnicity

The racial and ethnic diversity of the older adult population also has implications for higher education and workforce participation. African Americans compose about 9 percent of the 55 to 79 age group; Hispanics of all races make up 7 percent; and Asian Americans, 3 percent (U.S. Census Bureau, 2004b). In comparison, in 1950, only 7 percent of the 55 and older population was non-white² (U.S. Census Bureau, 1950). And this growth is expected to continue: By 2050, African Americans will make up about 14 percent of the 55 to 79 age group and Hispanics of all races will constitute about 20 percent, making them the largest racial/ethnic minority of this older population. Although the white population will continue to grow in numbers, its share of the 55 to 79 population will dwindle from 81 percent in 2004 to a projected 57 percent in 2050 (see **Figure 3**).

Unfortunately, few older minorities hold college degrees today. Only 14 percent of African Americans and 11 percent of Hispanics of all races aged 55 and older hold at least a bachelor's degree. At age 65 and older, only 11 percent of African Americans and 9 percent of Hispanics of all races hold at least a bache-

Figure 3: Racial/Ethnic Composition of the 55 to 79 Population: 2004 and 2050 (projected)

Source: U.S. Census Bureau, 2004c.



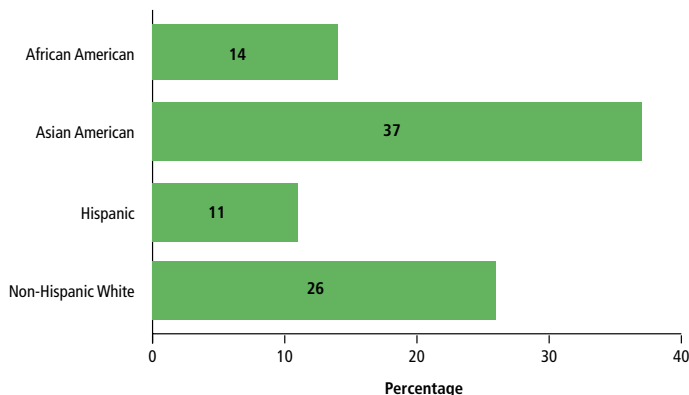
*In all charts, *Hispanic* refers to Hispanics of all races.

² Note that the 2004 data cover ages 55 to 79, while the 1950 data cover ages 55-plus (beyond age 79). Also, in 1950, data were broken out into white and non-white only.

Figure 4

Source: U.S. Census Bureau, 2006a.

The 55+ Population Holding a Bachelor's Degree or Higher: 2006



The 65+ Population Holding a Bachelor's Degree or Higher: 2006

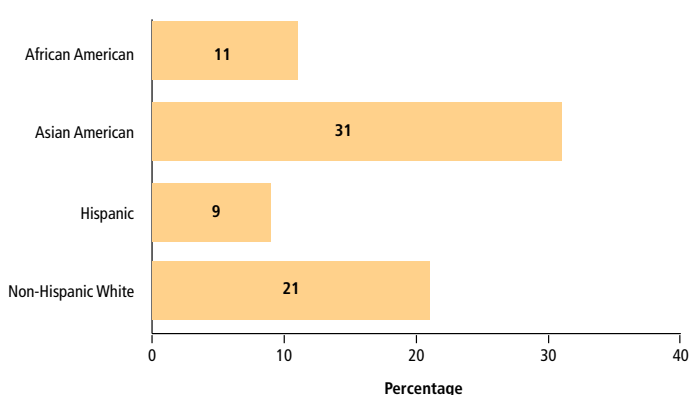
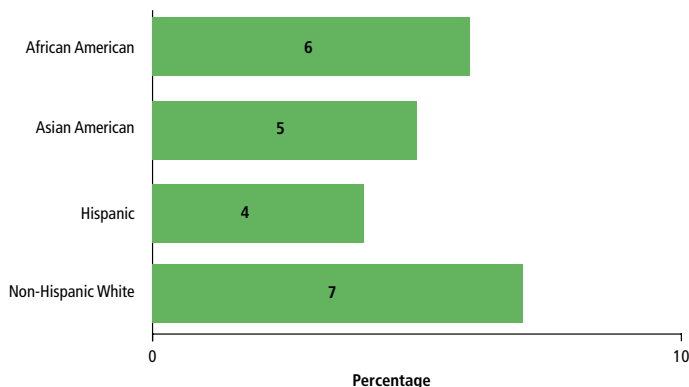


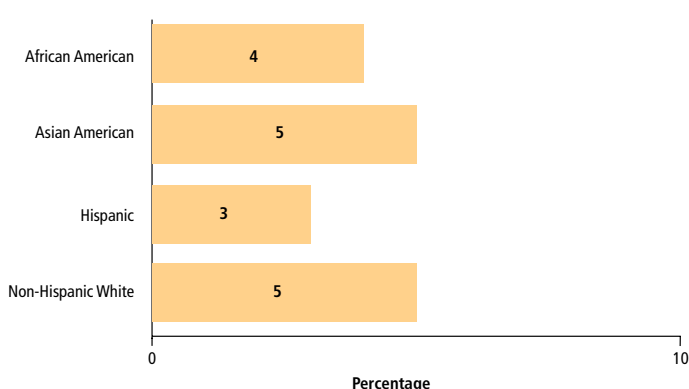
Figure 5

Source: U.S. Census Bureau, 2006a.

The 55+ Population Holding an Associate Degree: 2006



The 65+ Population Holding an Associate Degree: 2006



lor's degree. This is in contrast to the 21 percent of non-Hispanic whites aged 65 and older with at least a bachelor's degree (see **Figure 4**). Yet African Americans and non-Hispanic whites aged 55 and older hold associate degrees at roughly the same rate: 6 percent and 7 percent, respectively, while only 4 percent of Hispanics of all races in the same age range have two-year degrees. For those aged 65 and older, the rate is 5 percent for non-Hispanic whites and Asian Americans,

4 percent for African Americans, and 3 percent for Hispanics of all races (see **Figure 5**).

High school completion also varies by race and ethnicity. About 86 percent of non-Hispanic whites aged 55-plus have completed at least high school, compared with 76 percent of Asian Americans, 66 percent of African Americans, and 49 percent of Hispanics of all races. Again, the percentages become more modest with adults aged 65-plus. About 80 percent of non-Hispanic

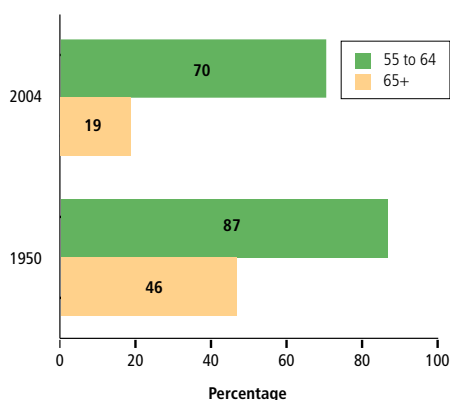
whites aged 65 and older have completed high school, compared with 70 percent of Asian Americans, 55 percent of African Americans, and just 40 percent of Hispanics of all races (U.S. Census Bureau, 2006a).



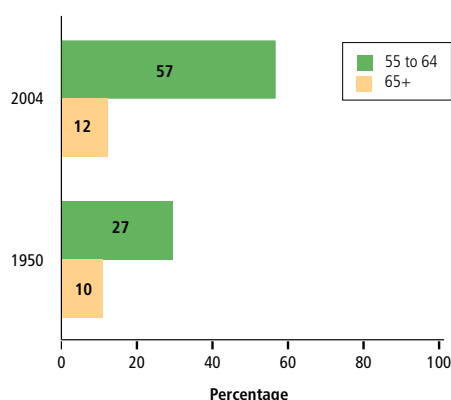
Figure 6

Source: Fullerton, 1999 (1950 statistics) and U.S. Census Bureau, 2004a.

Older Men in the Workforce: 1950 and 2004



Older Women in the Workforce: 1950 and 2004



Gender

Older women today are better educated than in past generations. In 1970, just over 6 percent of women 55-plus had completed four or more years of college (U.S. Census Bureau, 1970). Today, almost 20 percent of women aged 55 and older hold at least a bachelor's degree. Once again, the younger end of the age spectrum is more educated, with 25 percent of women aged 55 to 64 holding college degrees, in contrast with only 15 percent of those 65 years and older (U.S. Census Bureau, 2006a).

Even more notable, the educational levels among older men have skyrocketed in recent decades. In 1970, only about 9 percent of men aged 55 and older had completed four or more years of college (U.S. Census Bureau, 1970). Today, 29 percent of the same age group holds at least a bachelor's degree (U.S. Census Bureau, 2006a). More older women than men, however, hold associate degrees: 8 percent of women aged 55-plus, compared with 6 percent of their male peers. In the 55 to 64 age range, 10 percent of women hold two-year degrees, compared with 7 percent of men (U.S. Census Bureau, 2006a).

Workforce participation rates among men and women also have shifted over the last several decades (see **Figure 6**). As growing numbers of middle-aged and older women have stayed in or entered the labor force, the participation rate for men aged 55 to 64 has decreased. And while many men still leave the labor force in their late 50s to mid-60s, recent research indicates that declining workforce participation rates among men in this age group might be reversing (Federal Interagency Forum on Aging-Related Statistics, 2006). Contributing factors may include higher levels of educational attainment and

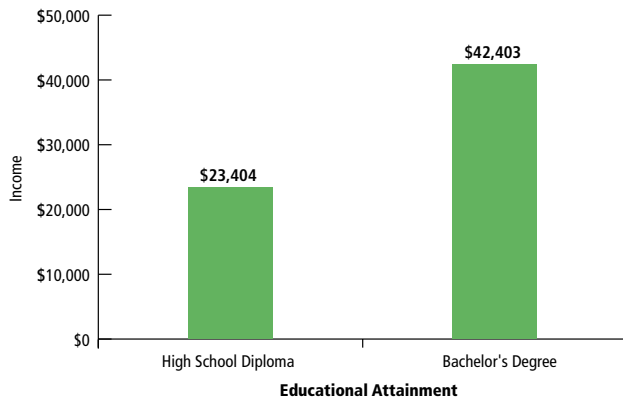
declines in physically demanding jobs, especially in fields such as manufacturing (Butrica, Schaner, & Zedlewski, 2006). In addition, higher divorce rates—and the subsequent need to return to the workforce for income—may also be a contributing factor in women's participation rates (Munnell & Jivan, 2005). Overall, increased longevity underscores the importance of the workplace in providing income and health-care coverage for both genders aged 55 to 79.



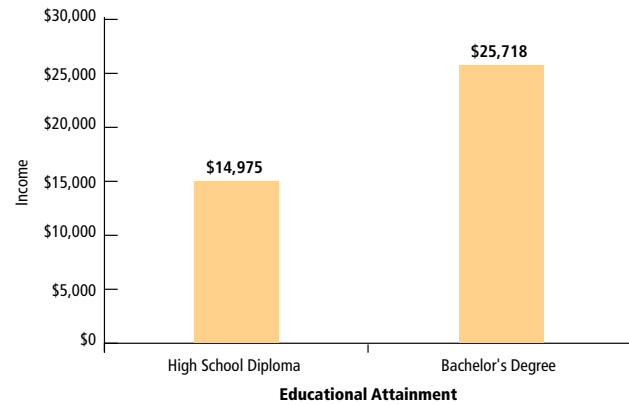
Figure 7

Source: U.S. Census Bureau, 2006b.

Income and Education Among Those Aged 55 to 64: 2005



Income and Education Among Those Aged 65+: 2005



Income Level

Today's older adults are financially better off than previous generations. In 1970, about 25 percent of adults aged 65-plus lived below the poverty line. In 2005, that rate had dropped to 10 percent, a full 2.6 percentage points lower than the national poverty rate (U.S. Census Bureau, 2005b). Yet most older Americans are by no means rich. The median annual income of households headed by someone aged 65 or older in 2005 was \$26,036. Adults aged 55 to 64 years, however, fared much better, with a median household income of \$52,260—most likely because the majority of Americans in this age bracket continue to work (DeNavas-Walt, Proctor, & Lee, 2006).

However, discussions about the relative wealth of older adults mask the widening gap between the haves and the have-nots. For example, baby boomers today might enjoy a higher standard of living than their parents, but they have also experienced “the largest wage inequality of any cohort to date” (Hughes & O’Rand, 2004). Between 1980 and 2000, the share of aggregate income of the

Baby boomers today might enjoy a higher standard of living than their parents, but they have also experienced “the largest wage inequality of any cohort to date.”

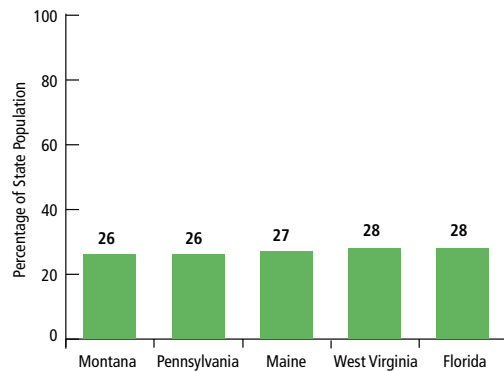
wealthiest one-fifth of boomer households increased, while those in the bottom four-fifths diminished (Hughes & O’Rand, 2004).

Race and ethnicity also play a role in older adults’ level of affluence. In 2005, only 8 percent of non-Hispanic whites aged 65 and older lived below the poverty level, compared with more than 23 percent of African Americans, about 20 percent of Hispanics of all races, and nearly 13 percent of Asian Americans (U.S. Census Bureau, 2005b).

Not surprisingly, educational attainment further affects income level. The median income of high school graduates aged 55 to 64 is \$23,404. For those with a bachelor’s degree, their income rose to more than \$42,400. For those aged 65-plus, high school graduates earned about \$15,000 in 2005, compared with about \$25,700 for those with bachelor’s degrees (see **Figure 7**). Once again, the drop in income after age 65 can likely be attributed to the higher workforce participation rates among the younger cohorts and the financial benefits of higher education in the workplace.

Figure 8: Top 5 States for the 55+ Population in 2005

Source: U.S. Census Bureau, 2007.



Geography

Geography is another factor that affects older adults' work and educational status. Some states are decidedly "grayer" than others, and career and education opportunities vary. The highest concentrations of adults aged 55 and older are in California (7.2 million), Florida (5 million), New York (4.6 million), Texas (4.3 million), and Pennsylvania

(3.3 million). Among these, the 55-plus population in Florida and Pennsylvania make up more than one-quarter of the population (28 and 26 percent, respectively). The other states that share this distinction are West Virginia (28 percent), Maine (27 percent), and Montana (26 percent), as well as Hawaii, Iowa, North Dakota, and Vermont, with just over 25 percent each (see **Figure 8**).

Over the past decade, aging in place has emerged as a major policy and research area. Many older adults prefer modifying their homes and receiving increased services, rather than relocating.

Many states, in fact, are witnessing a dramatic shift in their median ages. Wyoming, for example, expects to see its median age rise from 38 years in 2005 to 46.4 years by 2030. At the same time, New Mexico's median age is projected to shoot from 36.5 years to 44.8 years and Montana's, from 39.3 years to 46 years (U.S. Census Bureau, 2007). In addition to the out-migration of younger people, two factors help explain these shifts: (1) aging in place and (2) increased migration of older adults to certain states.

Over the past decade, aging in place has emerged as a major policy and research area. Many older adults prefer modifying their homes and receiving increased services, rather than relocating (National Association of Area Agencies on Aging, 2006). Although only 5 percent of adults aged 55 and older move within a given year, half of those adults who do move remain in the same county. Some older adults, however, are relocating to other states. Both the South Atlantic and the Mountain West regions, for example, have experienced significant increases in their older adult populations due to migration (He & Schachter, 2003), with the most educated older adults (those with at least an associate degree) choosing to relocate to Florida and California (Toft & Jeserich, 2006). These states may be appealing for a number of factors, including warmer climates and a wide range of activities and services. ■



What Brings Older Adults into Higher Education?

Although demographics are the most consistent predictors of older adults' participation in higher education, they reveal only part of the picture. For example, white females with high income and educational attainment are the most likely to participate in higher education. At the same time, women with lower incomes and levels of education also participate at higher rates than their male counterparts (Lamb & Brady, 2005). In view



of this contradiction, what factors, in addition to demographic data, motivate older adults to participate in higher education?

Intellectual stimulation, sociability, and skills enhancement top the list (Manheimer, 2005). As one example, focus group participants (mostly in their 70s), drawn from members of the University of Southern Maine's Osher Lifelong Learning Institute (OLLI), named the "joy of learning" as the prime motivator for returning to the classroom (Lamb & Brady, 2005). Similarly, in a survey of 860 adults aged 55 to 96 who were involved in a range of lifelong learning activities, eight out of 10 respondents also cited the pleasure they got from learning (Lamdin & Fugate, 1997). And in the AARP Survey on Lifelong Learning, of more than 1,000 people aged 50 and older, 90 percent of respondents identified the desire to keep up with what's going on in the world, their own spiritual or personal growth, and the satisfaction of learning something new as their reasons for pursuing additional education (AARP, 2000).

Unfortunately, studies of why older adults return to school often do not adequately address other circumstances of aging, such as health problems or caring for loved ones (whether a spouse, an aging parent, or a child). These challenges often create barriers to higher education, but they also can be strong triggers for adaptation and learning (Fisher & Wolf, 2000). This could certainly explain the higher participation rates of older women. For although they are more likely to have experienced events that often impede educational goals—including a death in the immediate family and becoming a caregiver for a parent or elderly family member—they are consistently more likely than older men to participate in educational

activities, even after accounting for gender differences in longevity (Lamb & Brady, 2005).

Opportunities for social interaction also bring older adults into the classroom. Focus groups at the University of Southern Maine's OLLI (the average age of the research sample was 73.4 years) consistently cited the desire for community as a motivator for participating in the lifelong learning institute. Specifically, OLLI participants with poor health and disabilities noted their appreciation of "helpful but not overly solicitous" support from other participants (Lamb & Brady, 2005).

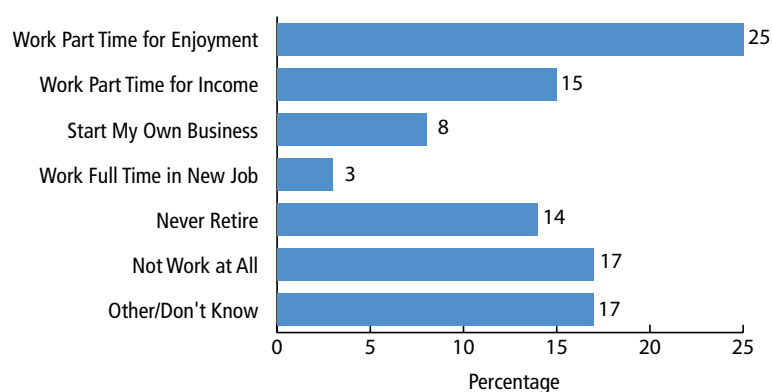
A focus group of younger boomers aged 41 to 59 years conducted by the North Carolina Center for Creative Retirement (NCCCR) revealed similar sentiments. While this group, on the precipice of retirement, saw education as a way to "reinvent" themselves, at the same time they also cited the need for community. As researchers observed, "They want peers who share the same passions and interests; they want to belong to a group where members want to make a difference in their own lives and the community at large; they want to come together around an activity. There is a strong need for a sense of community" (NCCCR, 2005).

Many older adults also are driven to study a subject area that they previously never had the opportunity to learn, including those adults with no previous higher education experience (Lamb & Brady, 2005). Older adults who have already earned degrees in technical fields, such as engineering and nursing, often take advantage of new opportunities to study liberal arts and other related interests.

For example, the aforementioned survey of older learners aged 55 to 96—referred to in the survey as "elderlearners"—found

Figure 9: Plans for Work in Retirement of Adults Aged 50 to 59: 2005

Source: MetLife Foundation/Civic Ventures New Face of Work Survey, 2005.
Reprinted with permission from Civic Ventures.



that nearly 60 percent of their learning projects—both formal and informal—centered on the arts; slightly more than half were travel-related; and slightly less than half involved literature, drama, and the humanities (Lamdin & Fugate, 1997). In addition, 61 percent of respondents to the AARP Survey on Lifelong Learning cited a favorite hobby or pastime as the greatest area of interest, followed by the desire to acquire advanced skills (52 percent). In contrast to the survey of elderlearners, only 30 percent of AARP respondents expressed a strong interest in the arts, culture, personal enrichment, or educational travel (2000). One explanation for this difference may be age: 48 percent of the AARP survey's respondents were aged 50 to 59, while only 2 percent of the elderlearners were aged 55 to 59. Adults 75 and older were only 6 percent of the AARP survey participants and 29 percent of elderlearners. The different realities across age cohorts may influence their interests and educational choices.

The Role of Work

Work is one of these realities. Re-tooling for a new career will gain importance as increasing numbers of older adults continue to work—particularly for those

on the younger end of the 55 to 79 age spectrum. In the same AARP survey, more than half of the total respondents said that they participate in lifelong learning to improve their job skills, with the younger respondents more likely to pursue education for this reason or to earn a degree or certification. Still, only 30 percent of the survey respondents stated that they actually wish to earn a degree or certification to advance their career or earn more money (2000). While higher education is on the minds of some older adults, the message that emerges is this: Older adults want to receive additional education that quickly puts them on the path to a new career, but for many the degree itself isn't as important.

A recent survey of 1,000 adults aged 50 to 70 found that 66 percent of the respondents plan to work during the traditional retirement years. Their responses underscore wide-ranging reasons for remaining in or re-entering the workforce, such as income, enjoyment, or service to their communities—whether in full- or part-time employment, in their own businesses, or for nonprofit organizations (see **Figure 9**).

The growing interest in “encore” careers underscores the need for colleges and universities to recalibrate their views of lifelong learning for older adults. The same survey, for example, found that half of the respondents were interested in taking a paying job, whether full time or part time, in one of seven types of nonprofit organizations: those related to education, health care, helping others in need, working with youth, civic activism, arts and culture, and the environment.

Forty-nine percent of adults aged 55 to 59 and 41 percent of those aged 60 to 64 reported an interest in careers of service. Nearly one-third of older respondents aged 65 to 70, many of whom have long been retired and are not working at all, say they are interested in finding careers of service. Moreover, African Americans (63 percent) are even

Older adults want to receive additional education that quickly puts them on the path to a new career, but for many the degree itself isn't as important.





Many older adults have remained in low-skill jobs for most of their lives. And with high school diplomas or less, they may never have viewed college as a possibility.

more likely than their white counterparts (47 percent) to be interested in career changes that provide meaningful work.

About 80 percent of Hispanic boomers also expect to work during retirement. But the motivations for continuing to work vary. For Hispanic boomers who speak primarily English, interest and enjoyment are the prime motivators for staying in the work world. Predominantly Spanish-speaking Hispanic boomers, on the other hand, cite an interest in pursuing entrepreneurial endeavors during their retirement years (AARP, 2004).

These Spanish-speaking boomers are not alone. According to an AARP survey, about one in five workers over the age of 50 is self-employed, and about one-third of these entrepreneurs started their businesses at age 50 or older (AARP, 2007). There are also indications of a gray-ing trend in the entrepreneurial world, with increasing numbers of individuals aged 55 to 64 engaging in new business start-ups (Fairlie, 2006).

As numerous surveys have illustrated, motivations to work vary, as do the circumstances that either allow or require older adults to remain in or re-enter the workforce. But even with powerful reasons for continuing to work, they still face

uncertainty about employment. Comments from older students at Portland Community College (PCC) in Oregon underscore this concern, along with the need for higher education to more actively assist them: “[It] will be helpful to have more programs . . . that would help me find lucrative employment.” “Finding employment will be the biggest problem after I graduate . . . because of my age.” “There is a lot of discrimination against women my age in the workforce” (PCC Task Force on Aging, 2007).

These concerns are valid: Many employers are “slow to accommodate and adapt” to older workers in the workplace, “no doubt because of negative stereotypes and outdated notions about the value of older workers” (AARP, 2005). At the same time, an overwhelming majority of executives cited older workers’ experience, knowledge, and mentoring ability as important advantages they bring to the workplace (AARP, October 2006). This disconnect presents an opportunity for colleges and universities to partner with businesses and other organizations to train and place older adults in high-demand jobs.

On the other hand, many older adults have remained in low-skill jobs for most of their lives. And with high school

diplomas or less, they may never have viewed college as a possibility. Thus, lifelong learning must begin where their previous education left off. For underrepresented populations, including displaced workers, older immigrants, elders living in rural communities, and older adults who’ve worked their entire lives in low-paying jobs, training that leads to better jobs and financial stability is essential.

Karyne Jones, president of the National Caucus and Center on Black Aged, observes that domestic workers, for example, still need to work after age 65. “They need income and health insurance as well as less physically taxing work,” she says. “Even for entry-level jobs, whether in health care or customer service, they need training in computer skills, and that’s what they’re asking for” (personal communication, April 2007).

In rural areas, such as Pinal County, Arizona, displaced miners and agricultural workers often must begin with GED® preparation courses, followed by postsecondary courses to help them find new jobs that match their skills (Linda Heiland, Central Arizona Community College, personal communication, May 2007). Opportunities to earn a high school diploma, learn how to use a computer, or develop basic writing and math skills can help bridge educational gaps. These bridges are critical to older adults and, increasingly, to their communities. ■

What Keeps Older Adults Out of Higher Education?

A review of the current research helps identify the social and psychological factors that motivate older adults to participate in lifelong learning. However, the vast majority of older adults are *not* pursuing additional education—particularly through higher education venues. In fact, those with low levels of prior formal education and few resources with which to access postsecondary programs often do not consider higher education a possibility. And while some may venture in, they encounter numerous roadblocks to continued learning. Specifically, demographic, attitudinal, and structural barriers impede access at several points along the lifelong learning journey.



Demographic Barriers

Among demographic barriers is age itself. Age, with its accompanying responsibilities, complicates decisions about lifelong learning participation, especially for people in their 50s and early 60s, who often carry multiple family and work obligations. This group may also be dealing with illness—their own or a family member's; caregiving for children, grandchildren, or parents; a death in the immediate family; or demanding workloads. These constraints are even more likely to surface for adults with both lower levels of education and income (AARP, 2000). Consequently, lack of time is one of the most commonly cited barriers to education among older adults. In a survey of more than 1,300 students aged 40 and older at Portland Community College—90 percent in credit-bearing courses—nearly eight in 10 respondents cited time constraints as the leading obstacle for achieving goals (PCC Task Force on Aging, 2007). As one PCC student put it: “I have had family deaths, births, family ill-

nesses, and custody battles, all of which I was involved in because I was a grandparent.” Although the survey respondents included adults in their 40s, one-third of the participants were aged 50 or older. As more adults in their 50s and 60s continue to work, lack of time becomes a more prominent obstacle to lifelong learning participation.

Race and ethnicity also present barriers to higher education, particularly because minorities more often experience poor health and inadequate medical care throughout their lives than do whites. In addition to health issues, older minorities also have lower levels of income, educational attainment, and workforce participation (Federal Interagency Forum on Aging-Related Statistics, 2006). Until issues related to health, income, and earlier educational opportunities are addressed, lifelong learning options will continue to lag for older minorities (Lamdin & Fugate, 1997).

Geography is another demographic variable. Educational policies and programs for older

adults often target populated, urban areas, yet a high concentration of older adults live in rural areas (Roberson, 2004). Rural communities, moreover, may be unable to provide social services and educational programs because of population loss, job losses, and a lower tax base. In addition, investing in higher education may not result in better-paying jobs for many older adults living in rural areas (Goetz & Rupasingha, 2005).

Paradoxically, a geographic location that attracts recent retirees might not offer apparent lifelong learning opportunities to other groups of older residents in that community. In fact, many communities find extremes in levels of educational attainment among their older adult population. Portland, Maine, for example, draws recent retirees from Massachusetts, Connecticut, New York, and New Jersey. These well-educated professionals, says Michael Brady, professor of adult education at the University of Southern Maine, “immediately latch onto the intellectual and social opportunities that the



“We have been unable to break ground with the increasing number of immigrants and refugees in the Portland area—these relatively recent arrivals to Maine from Africa, Asia, and Eastern Europe. And we also wonder how we can reach out to the large number of older native Mainers who made their living in the textile industry, fishing, forestry, and other traditional occupations.”

Michael Brady, professor of adult education, University of Southern Maine

Osher Lifelong Learning Institute holds out to them.” However, outreach to other groups has proved challenging, as Brady notes:

We have been unable to break ground with the increasing number of immigrants and refugees in the Portland area—these relatively recent arrivals to Maine from Africa, Asia, and Eastern Europe. And we also wonder how we can reach out to the large number of older native Mainers who made their living in the textile industry, fishing, forestry, and other traditional occupations. They have not joined OLLI (personal communication, March 2007).

Attitudinal Barriers

Attitudes—both external and internal—also can pose barriers for older adults. Ageism, for example, exists not only in the workplace, but also on college campuses. The comments of some older adult students at PCC reveal how ageist attitudes might impede more progressive policies and practices: “Support services don’t seem to be suited to older students.” “I feel that advisors treat us older people like we should know what we are doing and shouldn’t be asking questions.” “Some teachers give the impression that they would rather not have an older student in their class” (PCC Task Force on Aging, 2007).

What’s more, older adults may first have to overcome their own negative attitudes to become active participants. When members of the Osher Lifelong Learning Institute discussed their decision to join the program, many reported feeling “some initial reluctance . . . because they did not want to be with ‘a bunch of older people’” (Lamb & Brady, 2005). Their images of themselves as active and productive didn’t fit the established ste-



While distance education is often the proposed alternative for individuals limited by transportation or geography, it may not prove to be a viable solution for all older adults. This is because, in part, it does not sufficiently provide the sense of community that drives so many older adults to pursue higher education.

reotypes of senior citizens. The negative feelings of older adults regarding earlier education experiences may add other impediments (Lamdin & Fugate, 1997). Fortunately, recent research studies on brain development in the later years may help change the thinking of both older adults and society at large. Studies that document the capability and creativity of the aging mind provide convincing evidence of the value of continued learning for older adults and for their communities (Cohen, 2005).

Structural Barriers

Finally, structural barriers, including lack of transportation, support services, and financing, often keep older adults—particularly minorities and individuals with low incomes—out of the classroom. An AARP survey found that 25 percent of African Americans aged 50 and older “frequently or occasionally missed activities due to lack of transportation,” compared with only 9 percent of whites in the same age group. And lack of transportation interfered with the plans of 24 percent of the 50-plus population with household incomes of less than \$25,000, compared with only 5 percent of those with higher incomes (AARP, 2007).

While distance education is often the proposed alternative for individuals limited by transportation or geography, it may not prove to be a viable solution for all older adults. This is because, in part, it does not sufficiently provide the sense of community that drives so many older adults to pursue higher education, and also because many older adults have limited experience with technology, particularly those in low-skill jobs. For these adults, says Kurt Kegerreis, deputy director of Indiana SCSEP at the National Able Network in Indianapolis, the “biggest



“Many of our participants feel uncomfortable sitting in traditional college courses alongside younger, more ‘tech-savvy’ classmates.”

Kurt Kegerreis, deputy director, Indiana SCSEP, National Able Network, Indianapolis

educational barrier to postsecondary education is the lack of basic and intermediate computer training. . . . Many participants have never used a computer and require a more personalized or self-paced approach to overcome their anxiety and increase their success” (personal communication, August 2007).

In sharp contrast to these experiences are the responses of almost 1,000 adults aged 50 and older enrolled at the University of Massachusetts Boston, who were surveyed in a research project on that campus (Silverstein, Choi, & Bulot, 2002). A majority of the respondents were non-Hispanic whites who had some college coursework or a bachelor’s degree, were employed at least part time, and had access to computers off campus. Not only were they comfortable using computers, but they also used the Internet routinely and expressed great interest in taking distance learning courses.

This contrast points to the second structural barrier often experienced by older adults: lack of support services. Most older adults who have little or no postsecondary experience and limited skills need support services—particularly preparation support. In addition to a lack of computer training, many of these older adults experience anxiety about participating in a college setting. As Kegerreis put it, “Many of our participants feel uncomfortable sitting in traditional college courses alongside younger, more

‘tech-savvy’ classmates” (personal communication, August 2007).

Given this, it’s reasonable to conclude that older adults with limited educational experience will choose formal learning less often than those with more higher education experience, report Lamdin and Fugate (1997): “Those . . . who say they lack confidence in their ability to learn are more likely to test the waters in some shallower cove.” That is, many older adults may opt for more informal learning options in their communities or self-directed learning, instead of signing up for a course at the local college.

Lack of awareness about support services and insufficient adaptation of existing programs also can keep older adults out of the college classroom or prevent them from completing their goals. Ironically, the same academic staff who work so well with mid-career professionals in their 30s and 40s may not fully grasp the career and educational goals of adults in their 50s and 60s, including their demands for prior learning assessment, career counseling, and job placement. In particular, older adults have



expressed the desire to begin their return to college with an assessment process that would provide academic credit for prior learning as well as identification of gaps and weaknesses (PCC Task Force on Aging, 2007).

The third structural barrier for older adults—and perhaps the most significant—is lack of financing. For those living on fixed incomes, this barrier is often insurmountable. Once again, funding obstacles highlight the divide among learners—both in terms of wealth and previous educational experience. Older adults with higher levels of education more than likely have higher incomes and as a result, can usually make larger financial investments in learning (AARP, 2000). For those with limited education—and, consequently, lower incomes—financing higher education can be a struggle. Circumstances ranging from job displacement and divorce to financial responsibility for college-age children and caregiving of aging parents make cost a deciding factor in participation.

Financial aid programs for older adults do exist, but navigating the options can be challenging. For example, fee-waiver programs, which historically have existed in some form in almost every state, can be very difficult to understand and access. In 18 states, these programs are

available to senior citizens under state statutes; in 10 states, through a formal policy; and in 21 states, at individual institutions (Boatman & L'Orange, 2006). But tuition-waiver policies vary from campus to campus and state to state. Minimum age requirements can be set at 60, 62, or 65. Fee waivers sometimes cover academic credit courses, noncredit courses, or both. They might also provide full or partial funding for courses, but usually do not include fees for books or other related expenses. Often, they come with other restrictions—space availability, permission of instructor, or audit-only registration, to name a few.

Lack of funding is consistently cited as one of the top reasons older adults don't pursue higher education (PCC Task Force on Aging, 2007). At PCC, six in 10 survey respondents cited financial concerns as an impediment to achieving their educational goals, noting that little funding was available “for people with prior degrees who are switching professions in mid-life, nor are there many available work-study programs for older, [more experienced] people.” The challenge for colleges and universities, as well as state governments, is to find funding sources for older adults, or risk losing a significant market and talented labor force pool. ■



What Challenges Face Higher Education?

Although there is unprecedented need and demand, higher education for older adults is nothing new. For decades, colleges and universities have provided educational opportunities for older adults—from noncredit lectures, to travel programs, to for-credit certificate and degree programs. In the 1960s, educational programs targeting older adults began to proliferate:

Colleges and universities offered tuition-free courses; community colleges partnered with senior centers to deliver

courses onsite; and Institutes for Learning in Retirement (ILRs)³ were created by higher education institutions. The campus-based Elderhostel now serves more than 160,000 participants each year. ILRs are also booming, with an estimated 800 institutes housed at colleges and universities across the country (Elderhostel, 2007). And Osher Lifelong Learning Institutes, funded by the Bernard Osher Foundation, are operating

on more than 100 university campuses and in every state except Delaware and Rhode Island (OLLI National Resource Center, 2007).

Over the past five decades, these programs and others like them have evolved to meet older adults' changing needs. But they have yet to catch up with the burgeoning demand for new learning options, especially programs for career transitions. Moreover, structural barriers related to outreach, programming, and funding continue to stymie efforts to make lifelong learning for older adults more accessible.

Outreach

Outreach barriers also impede higher education's ability to engage older adults, particularly underserved populations. Because of the range of educational needs and motivations of older adults, colleges and universities must find the means and the messages to reach both the PhD and the high school dropout, the retired executive and the day laborer, and the boomer and the octogenarian.

This challenge can be compounded in member-driven lifelong learning programs, in which participants must be willing to make changes to attract underrepresented older adult groups—a challenge when members are happy with the way things

are, says Judy Goggin of Civic Ventures. “Older rank and file [members] . . . don’t always think about what new, younger, and more diverse [members] might want and need,” she said. “This can be frustrating to higher education and lifelong learning professionals who might think about diversifying programming and outreach” (personal communication, May 2007).

Programming

Programming concerns can further obstruct older adults' access to higher education, including whether to develop separate programs for older adults and how to make use of technology. At the heart of these challenges is the range of motivations and needs of the older adult population—and the resulting flexibility that higher education institutions must have to deliver everything from career-transition courses to leisure classes.

The question of whether to create separate programs for older adults has challenged colleges and universities since the 1960s (Manheimer, 2005). On the one hand, some students balk at the idea of being segregated from their younger counterparts. The 40-plus student population at Portland Community College echoed this, objecting to being “stereotyped because of their age.” They did not want



³ ILRs are also referred to as Lifelong Learning Institutes (LLIs).

“separate ‘senior’ programs, but rather expected that the college’s regular services and programs should accord them the respect they deserve and meet their needs as they would any other student” (PCC Task Force on Aging, 2007). However, other adults—particularly those in the older cohorts whose postsecondary educational experience is limited—may find class integration intimidating and prefer separate programs in which they can interface with their peers.

The role technology can—and should—play in educating older adults is another programming challenge. Although many might not be as “plugged in” to technology as younger populations, they are more adept than traditional stereotypes might indicate: Nearly 70 percent of adults aged 50 to 64 use the Internet, as well as more than half of adults aged 65 to 74, and nearly one-quarter of adults 75-plus. The potential for higher education to use the Internet to reach older adults is promising. While keeping in mind the desire for a sense of community, distance learning can create new options for hard-to-reach populations, particularly those “who have jobs, disabilities, or family responsibilities that make it difficult to travel to a classroom” (AARP, 2007).

Funding

Finally, funding challenges faced by higher education can create insurmountable barriers for older adults. Despite the growing recognition of the importance of investing in this population, higher education continues to struggle with funding. As a result, tuition is raised and programs are cut. Even some fee-waiver programs that allow older adults to participate in classes are coming under fire. One example is the University of Alaska (UA), located in a state that has done a good job of engaging its older adults in higher education. Recently, however, the university has considered eliminating its fee-waiver program. “It’s a matter of equity for all students,” said UA President Mark Hamilton when he proposed eliminating the program in 2005. He found it difficult to defend the program “when questioned by younger students who felt it was unfair” (Associated Press State and Local Wire, July 19, 2005). When individual institutions eliminate fee waivers for older adults, additional tuition costs affect participation rates, especially among students with low or fixed incomes and no alternative options for financial support (Silverstein, Choi, & Bulot, 2002).

Fortunately, new initiatives such as Civic Ventures’ Community College Encore Grant Projects are emerging across sectors to address some of these dilemmas on the institutional side. The Encore grants provide funding for community colleges with innovative programs for learners aged 50-plus to help them retool for high-demand fields such as teaching, social services, and health care. Other ideas are also surfacing, including a proposal for a “reverse” GI Bill (Freedman, 2007) that would do for older adults what the GI Bill did a half century ago for young veterans. The recipients of this benefit would complete their educational programs and then provide service in a needed profession for a designated length of time. On another front, the 529 college savings plan, originally intended for younger adults, is an investment that adults aged 55-plus could make in themselves as well. The current range of funding ideas suggests differing amounts of financial responsibility—from the individual learner to higher education and other sectors. But, their objectives are the same: *Make education affordable for older adults and an integral part of American culture.* ■

Because of the range of educational needs and motivations of older adults, colleges and universities must find the means and the messages to reach both the PhD and the high school dropout, the retired executive and the day laborer, and the boomer and the octogenarian.





What's Next?

With the challenges of outreach, programming, and funding, what is the future for older adults and higher education? From this report, it's clear that both are discovering new ways to reinvest in the third age of life. It is also evident that this population presents numerous opportunities and challenges for higher education and communities alike—both as a potential market to grow and enrich lifelong learning programs, and as a talent pool to meet mounting workforce needs. But the broad diversity of older adults' experience, interests, needs, and motivations—coupled with outreach, programming, and funding barriers—pose numerous questions for higher education about reframing its policies and practices:

- What are current promising policies and practices that are emerging on the campuses of community colleges and four-year colleges and universities in different regions of the country?
- What are the similarities and differences, across age cohorts and life phases, that affect their programming strategies?
- How might programs that are age-integrated or age-segregated help meet these needs?
- What are the templates for more effective outreach, programming, and financial support structures?
- How are higher education sectors partnering to meet the diverse needs of older adults?

These questions are at the heart of the Reinvesting in the Third Age: Older Adults and Higher Education project. Today, answering them requires a much broader lens to capture the new terrain for older adults. More importantly, though, is higher education's framing of this broader vision to create greater access and success in a rapidly aging nation. ■

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Since 1942, the Center for Lifelong Learning at the American Council on Education has been a national leader in shaping policies, practices, and perceptions about continuous learning across sectors. Through research and policy development, program evaluations, online publications, transcript services, and advisory and advocacy services, the Center supports greater postsecondary access and success. For more information, visit our web site at www.acenet.edu/clll.

REINVESTING in the Third Age:

Older Adults and Higher Education



Next Steps for the Project

FALL 2007

FOCUS GROUPS

ACE will conduct focus groups at Anne Arundel Community College in Maryland to learn more from older adults about why they do or do not participate in higher education.

INSTITUTIONAL SURVEY

ACE will survey U.S. higher education institutions to learn more about the number of older adults in higher education and the outreach, programs and services, and financial support systems available to them.

SPRING 2008

REGIONAL ROUNDTABLES

ACE will convene higher education leaders in two regions of the country to share information and insights from the focus groups and survey results and to engage participants in discussions about future policies and practices at the institutional, state, and national levels. The University of Indianapolis and Mesa Community College in Arizona will cohost these roundtables.

FALL 2008

FINAL REPORT

The project report will provide an analysis of results from institutional surveys, insights from the focus groups on older adults, recommended strategies from the regional roundtables, and highlights of best practices and policies for older adults participating in higher education.

To learn more about project activities and how you can engage in the issues:

- Visit the web site www.acenet.edu/clll/reinvesting
- E-mail reinvestinginthethirdage@ace.nche.edu
- Call (202) 375-7540





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