CAEL
Linking Learning and Work

Not Too Late for School

Winning Strategies to Help the Mature Learner

Council for Adult and Experiential Learning

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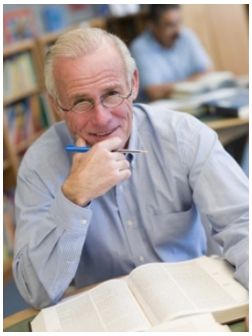
Introduction

As the baby boom generation starts to turn 65, the expectation of retirement at a pre-determined age has become less of a norm. An increasing proportion of Americans continue to work beyond age 65, either by choice or by necessity. However, mature workers may need to improve their skills to stay in current jobs, and mature jobseekers will discover that good jobs increasingly go to candidates with up-to-date skills and educational credentials. To obtain a good job, mature workers may need additional education and training, but even the idea of returning to school fills many older adults with anxiety. Can I master subjects that I haven't studied in years? What if I have to use a computer? How will I pay for courses? How do I know that this program of study will lead to a better job?

The Council for Adult & Experiential Learning (CAEL) has mapped out a set of strategies to support mature *workers* in becoming mature *learners*. This paper shares what we have learned and identifies the steps that states, localities, employers and educational providers can take to support mature learners. The ultimate beneficiaries are not only older adults themselves, but the employers who hire them and the communities they enrich.



Older Adults: The Learning Imperative

Over the last half-century, lifelong learning has transformed from an avocation to an imperative. Lifelong learning has become intertwined with the labor market, making it difficult to find a better job or keep up with technology-driven industry standards without returning to school, potentially several times over the course of a lifetime.

The increased importance of lifelong learning has deep implications for older adults and for the institution of retirement. Most Americans can no longer identify a specific time, such as their 65th birthday, when they will retire. In the 1970s, 40% of all men left the workforce by age 65. In the 2000s, only 20% did.[i] Behind the decline in the classic pattern of retirement lie powerful economic and social trends. During the 1950s, many Americans worked for one employer their entire career. Now they are more likely to swirl through several employers during a lifetime. A generation ago, a sizable share of Americans received defined benefit pensions that provided a stable retirement income. Today only a few do, primarily government employees. Employers have also stopped providing retiree health benefits for the most part, so that health coverage before age 65 is available only to current employees. The increase in labor force participation of older adults is also due to the fact that older people are healthier than they were a half-century ago, and jobs have become less physically demanding.

The economic downturn that began in 2007 has imposed a massive economic shock on millions of mature workers, forcing them to stay in the workforce longer than planned or to "unretire" and return to the workforce. Furthermore, the waves of layoffs and bankruptcies that have driven so many Americans into unemployment hit older adults harder because it takes them longer to find their next job. As of March 2012, more than half of all unemployed adults ages 55 and over had gone more than a year without working. The average unemployment spell for older adults is now 56 weeks, compared to 37 weeks for those under age 55.[ii]

As the American economy climbs slowly out of the recession, many older adults will need to boost their value in the labor market by building the basic and vocational skills desired by

employers. It is not only older adults who have a stake in this skill-building, but employers and communities as well. Education is increasingly central to America's ability to compete in a global marketplace, as routine tasks once carried out by individuals are computerized or off-shored to developing countries. According to the Georgetown Center on Education and the Workforce, by the year 2018 more than 60% of all jobs will require a postsecondary credential – not necessarily a bachelor's degree, but some form of education or training beyond high school.[iii]

Educating mature adults, defined here as ages 55 and above, is different from educating younger people. CAEL's research and direct practice in mature learning has identified several guiding principles in supporting mature learners:

- Train for occupations that are flexible, provide immediate entry to the industry and do not involve intensive physical labor
- Develop shorter-term, career-focused training experiences
- Implement strategies to accelerate credential attainment
- Adopt proven methodologies for recognizing the learning that comes from previous work and life experience
- Develop financing mechanisms attuned to non-traditional learners, as opposed to full-time students entering directly from high school
- Provide extensive career navigation and counseling services, and provide professional development to career counselors so that they can tailor services to mature learners.

The strategies described below – Lifelong Learning Accounts, Prior Learning Assessment, Career Pathways and Advising, and Specialized Training – exemplify these principles and point the way toward how communities, policy leaders, postsecondary institutions, and other educational providers can meet the needs of mature learners.

Lifelong Learning Accounts

The Problem

Lack of financing for older adults to obtain workforce training and education poses a growing barrier to upskilling the mature workforce. For many older adults already in the workforce, going back to college is a financial bridge too far. Financial aid grants primarily support full-time college study appropriate to recent high school graduates, and some states explicitly limit grants to recent high school graduates. Older adults tend to view student loan debt as a particularly risky investment. The poor fit of most financial mechanisms to the life situation of mature workers unnecessarily closes off opportunities for learning.

The Response

Over the past decade, CAEL has pioneered an approach to financing postsecondary education for working adults through Lifelong Learning Accounts (LiLAs): portable, employee-owned and employer-matched accounts used to finance education and training. LiLAs are a vehicle to encourage collaboration between workers, their employers, and the government and

philanthropic sectors around funding education and training for working adults.

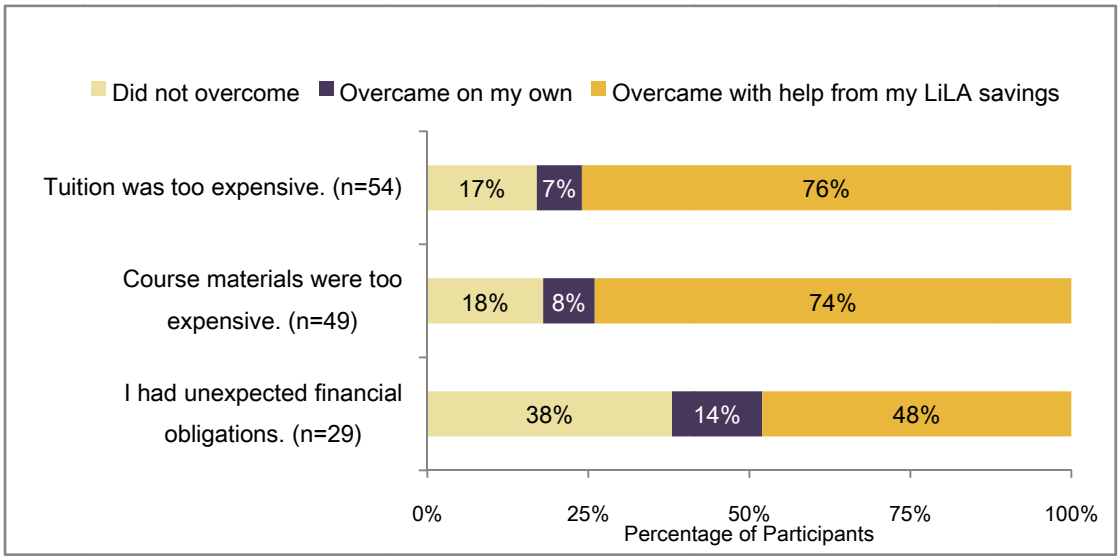
In addition to a matched savings account, LiLA participants receive career and education advising to help them make informed choices and maximize use of their funds. LiLA participants around the country have reported that advisors helped them develop a plan for their education and played an important role in making progress toward their goals.

LiLAs have been tested in seven states or regions and validated as a promising, evidence-based approach for workers in a number of different economic sectors. One key finding of these pilots is that LiLAs fit the needs of older adults especially well.

One pilot project in San Francisco shows the promise of LiLAs for older adults. CAEL worked with Jewish Vocational Service to offer LiLAs to three healthcare employers and one community college. All four employers and 96% of the participating employees reported satisfaction at the end of the project. Five out of six participants spent some of their savings on education or training, and almost half (44%) of LiLA participants received a raise over the course of the three-year project. Three out of four participants who reported the high cost of tuition to be an educational barrier said that they overcame it with help from their LiLA savings, as did half of those who reported unexpected financial obligations (Figure 1). Crucially, one out of two older adults (ages 55+) met their educational goals before the pilot had even ended, while only one in four younger adults did so.

Project Coordinator Amabelle Camins reported the kind of success no statistics can capture: "What I'm most proud of is the sense of accomplishment that the older workers feel when they complete a training activity – an exam, a weekend seminar, a class. They surprise themselves, or they need reminding of how capable they are."

Figure 1. Role of LiLA Savings in Education and Training Goals and Progress



Prior Learning Assessment

The Problem

Many students have the experience of sitting in a classroom listening to a teacher explain a subject they already know. For older adults, that experience is especially common due to their many years of work history. Former bookkeepers enroll in gatekeeper courses on double-entry bookkeeping; network administrators are required to take basic computer networking courses. Despite lives rich with specialized experience, they waste precious time on campus studying subjects which they have already mastered. Each course exacts a price in the form of tuition and fees, and an even higher price in seat time that could have been spent earning higher wages at a skilled job.

The Response

Prior Learning Assessment (PLA) is an important tool to help adult students earn credit for college-level learning acquired outside of the traditional classroom. Such learning can be acquired through work experience, employer training programs, independent study, non-credit courses, and other avenues.PLA is the process by which an individual's learning outside the classroom is assessed and evaluated for purposes of granting college credit.

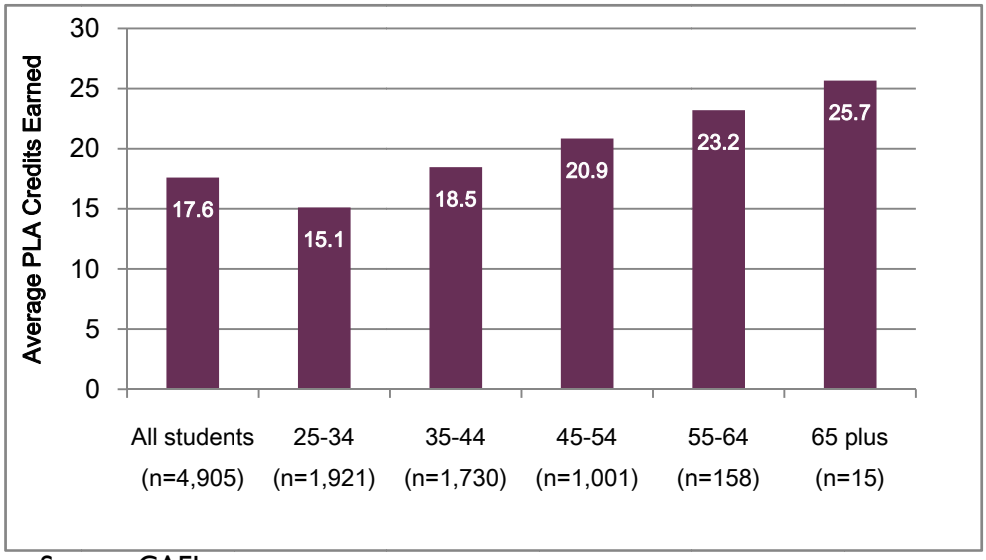
The various methods of PLA in use fall into two categories – assessments of the knowledge, skills and competencies learned through non-collegiate training programs and courses, and assessments of the learning and competencies of individual adult learners. The most respected assessor of non-collegiate programs offered through the military or civilian organizations is the American Council on Education's ACE CREDIT process, which features a team of evaluators who are subject matter experts in the area of the training program or *course*, and who examine the curriculum, the credentials of the instructors and the evaluation system being used to determine whether the program or course contains college-level learning.

Assessments of individual learning/competencies are carried out through testing and portfolio review. Standardized tests include the College Board's CLEP tests, Excelsior College exams and DSST exams; testing is also possible through departmental course challenge exams developed by faculty. Individual portfolios can be assessed through trained faculty evaluators employed by individual institutions or through CAEL's online PLA service, LearningCounts.org.

In 2010, CAEL released a landmark multi-institutional study on prior learning assessment and adult student outcomes. *Fueling the* Race *to Postsecondary Success* examined data from over 62,000 adult students at 48 colleges and universities, following the students' academic progress over the course of seven years.[iv] The report's top line findings were impressive: more than half (56%) of students with PLA-earned credit earned a postsecondary degree within seven years, while only one in five (21%) of students who did not use PLA earned a degree. While the sharp differences may partly reflect unmeasured student characteristics (e.g., it is possible that the more motivated or organized students chose to use PLA), the persistent gaps were striking. Across every dimension, including student age, gender, race/ethnicity, grade point average, or financial aid receipt, PLA students displayed better graduation rates than non-PLA students.

Of particular note was the sharp boost to educational attainment among older adults.[v] Adults ages 25-34 obtained an average of 18.5 PLA credits, while adults 55 and older obtained 23.4 credits, an advantage equal to almost two 3-credit courses (Figure 2). This differential was reflected in the degree attainment advantage of older adults using PLA over their non-PLA counterparts: 54 percent of PLA students ages 55 and older earned bachelor's degrees compared to only 11 percent of older students without PLA credit.

Figure 2: Average Number of PLA Credits Earned, by Age Group



Source: CAEL

If PLAs seem especially potent for older adults, it should not come as a surprise. Just as mature workers bring decades of experience to the workplace, they also bring learning from that experience to their postsecondary pursuits. Evaluation and the granting of credit through Prior Learning Assessment can give mature learners a way to earn college credit for what they already know, helping them to complete their courses of study more rapidly and reliably.

"Some of the cardinal rules in educating adults are not to waste their time and to respect the richness of their experiences, says Desiree Bruce, a LearningCounts.org faculty member. "Credit for prior learning is respectful of their time and their experience, as well as of their money."

Career Pathways and Career Advisement

The Problem

After decades spent in the workforce, many mature workers are disconnected from the culture of the job market and uncomfortable with new job search technologies and processes. Furthermore, mature workers may want or need to find jobs that are very different than the jobs they held previously. Some may find that their jobs or industries are becoming obsolete, while others may be interested in an "encore career" that satisfies personal interests. In both cases, the mature jobseeker will need guidance in identifying career opportunities that fit their qualifications, interests, and life stage.

The Response

One of the most promising strategies to support low-skilled workers is called "career pathways." A career pathway is a series of articulated educational and training programs and services that enables students, often while they are working, to advance over time to successively higher levels of education and employment in a given industry or occupational sector. Each step on a career pathway is designed explicitly to prepare students to progress to the next level of employment and education.[vi]

With support from the Metlife Foundation, CAEL worked with community colleges in seven regions across the country to explore ways in which mature workers could take advantage of career pathways that make sense for their particular personal assets, interests and circumstances. The project team collaborated extensively with the community colleges and employers to identify priority industries, examine job and career opportunities appropriate to mature workers, and raise the capacity of career counselors and other staff to address challenges facing mature learners.

In determining opportunities most appropriate for and accessible to mature workers, the project team looked for occupations that do not primarily involve significant physical labor, offer some flexibility in scheduling, and have relatively low training needs or other barriers to entry. The soft skill strengths of mature workers were also an important consideration in some sectors. In particular, logistics employers shared that they viewed mature workers as having highly developed "soft skills," (such as work ethic, customer service and personal initiative) that suit them well to certain occupations.[vii]

Examples of types of occupations and sectors that the project team found to be good opportunities for mature workers included:

- Patient Liaison Representative, Healthcare: Provides guidance to new patients, helps with scheduling patients, collects vital insurance information, and guides patients through the medical processes they require. Does not require intensive physical labor or technical knowledge of healthcare environment.
- Purchaser/buyer, Energy: Purchases machinery, equipment, and other parts necessary for a manufacturing or other unit. Requires critical thinking, decision making, negotiation and problem solving, all skills more prevalent with mature workers.
- Salesperson, Information Technology: Requires strong work ethic, a customer service personality, and ability to take the initiative, all hallmarks of the mature worker. Also leverages skills or experiences that a worker may have gained in previous jobs.

CAEL staff also trained more than 140 career counselors in workshops focusing on the needs and challenges facing mature workers and strategies available to help improve their outcomes in the workforce. The workshops provided a toolkit for use by the counselors in working with their mature clients.

These counseling workshops point to the need for career navigation services nationwide. The U.S. lacks a coherent career navigation system. At one time such a system was less necessary. Today, however, our nation has shifted to an economy based on information and knowledge. The rising demand for highly skilled employees, combined with a fragmented education and training landscape and a volatile economy, undermines the ability of workers to make good decisions – or in some cases any decisions – on their own.

A national or regionally-based career navigation system (as proposed by the Center for American Progress) would benefit all Americans regardless of age group.[viii] One could make the case that young people, with time on their side, may have time to correct a mistake in their choice of career or education program by changing course later. Mature workers typically do not have the luxury of time, and the need for broadly available career navigation services targeted to their demographic profile is imperative.

Specialized Training for Mature Workers

The Problem

The advantages mature adults bring to job searches can be overshadowed by attitudinal or emotional barriers: anxieties about starting over, nervousness about competing with younger jobseekers, and fears of an impoverished retirement. Such psycho-social barriers are sometimes exacerbated by very real skill deficits, often related to being unfamiliar with new technology. Since mature jobseekers have often worked for many years in one or two jobs that did not require the use of technology, they may be uncomfortable around computers and unfamiliar with the latest social networking techniques for finding job opportunities.

The Response

Non-profit organizations around the country are developing workshops tailored to the specific needs of mature adults. The Aging Worker Initiative (AWI), a collaborative of ten sites around the country funded by the U.S. Department of Labor, has explored strategies to support mature adults in the job market. Since 2008, CAEL has provided technical assistance to the AWI sites with funding from the Atlantic Philanthropies. Several of the sites identified the need to address the psycho-social barriers of mature workers, and so they have worked to develop special training sessions and workshops that address needs specific to mature workers.

Goodwill Houston has developed a series of workshops, one of which is "Yes You Can," a four-day training module that addresses the emotional and psycho-social needs of mature workers. The workshop assists participants in recognizing their feelings of loss, managing stress, and addressing work-life transition "as a continuous journey to self-transformation and discovery."

With a focus on lifelong learning, the Tecumseh Area Partnership (TAP) in Indiana has sponsored "Returning to Learning" workshops, provided by CAEL, which utilize small group exercises and discussion to help mature adults navigate their educational and career choices. The workshops have been well received. "In the three months following the event, we saw a fifty eight percent total increase in education and training enrollments for the Aging Worker Initiative program participants," reported Susan Perkins, a program manager for TAP. In addition, TAP runs a weekly Career Transition Hub meeting at which attendees can learn more about retraining, develop proficiencies in job search tools and methods, and both give and receive emotional and practical support.

Computer-related training has also proven especially popular and valuable among older adults. The Workforce Development Council (WDC), an AWI site that operates one-stop centers for jobseekers in Seattle, Washington, discovered that more than half of participants completing

computer courses were 55 and older, even though these older adults comprised only one in seven participants overall. WDC partnered with Microsoft and the AARP Foundation to bring free computer training courses adapted specifically for mature workers. The curriculum includes modules for social networking and Microsoft Word and Excel. Similarly, another site, Silver Force in Louisiana, worked with Southwestern Louisiana University and Delgado Community College to offer customized computer training towards a certificate.

Summary and Recommendations

The strategies described in this report suggest several directions for supporting mature workers needing skills, credentials and guidance to continue their labor force participation. These strategies are just a start for meeting the need.

Governments can help provide solutions. In March 2012, for example, Washington State Governor Christine Gregoire signed a bill into law creating the Lifelong Learning Program, which legally defines LiLAs and recognizes them as an optional employee benefit. This landmark law, the first in the nation, paves the way for increased acceptance of financial mechanisms to support mature workers in their aspiration to better their lives through education and training.

Other states should follow Washington State's lead. In addition, federal, state and local governments can take the steps outlined below to support LiLAs, Prior Learning Assessment, career navigation and career pathways, and other strategies that help mature workers become mature learners.

General Recommendations

There is much that can and should be done to educate the public and employers about the implications of our aging workforce and the value that mature workers bring to the workplace. In addition, public decision-makers can provide incentives for action while removing barriers that mature workers and learners may face.

- **Raise Awareness.** Formally address the aging of the workforce by creating a statewide or regional taskforce focused on the issues of older workers. This taskforce would oversee research on the mature workforce in that state or region, address misconceptions about mature workers, make a business case for hiring and retaining mature workers, and launch a public relations campaign to showcase mature workers as an asset.

- **Remove Policy Barriers for Mature Workers and Learners.** Examine policies and procedures to determine if they set up unnecessary age barriers to work, and then determine how to remove the barriers facing mature workers and learners.

- **Provide incentives for postsecondary institutions to support mature workers and their learning needs.** For example, a state or local government can subsidize or otherwise encourage institutions of higher learning to develop accelerated programming, create modularized courses that allow working adults to show evidence of their learning progress in incremental steps that provide credit toward degree attainment, or work with

employers to provide internship or apprenticeship opportunities designed for mature individuals pursuing an encore career.

Recommendations to support Lifelong Learning Accounts

Lifelong Learning Accounts appeal to policy makers because they help to leverage private dollars for worker education and training, but the public sector must still play a role in helping to establish incentives and launching new initiatives.

- **Provide official recognition of LiLAs as an optional employment benefit** at the state or local level and encourage LiLA savings through tax incentives.
- **Support LiLA pilot projects** in which the state or local government matches contributions to the savings account by employees and employers.
- **Conduct outreach to employers** and employer associations on the value of LiLAs as an optional employee benefit and savings vehicle.

Recommendations to support Prior Learning Assessment

Prior Learning Assessment is available in various forms throughout the higher education system, and yet it is sometimes offered in such as way as to be invisible to the average adult learner. There are several ways that public policy can support the wider availability of PLA to recognize and value learning, regardless of how that learning was acquired.

- **Embed PLA in Public Higher Education.** Require public institutions of higher education to adopt and publicly disseminate a policy to determine academic credit for prior learning. Such a policy was enacted by statute in Colorado in April 2012, and can be implemented by other states as well.
- **Work with Stakeholders to Develop a State Strategy.** Create a PLA Taskforce with representatives from higher education, workforce, economic development, business and labor with the charge to assess the current status of PLA in the state and develop recommendations on how to create a more consistent and robust system.
- **Recognize PLA as an allowable expense for financial aid reimbursement.** Federal and state financial aid programs cover the cost of taking credit-bearing courses. Yet they do not cover student costs associated with PLA assessment, even though granting credit through PLA would be far less expensive to taxpayers than requiring students to sit through courses on subjects they have already mastered.
- **Connect PLA to Workforce Development.** Direct the workforce investment system to endorse PLA in the state's Workforce Investment Act (WIA) plan and designate PLA as an allowable use for WIA Individual Training Accounts (ITAs). For example, Indiana's State Workforce Investment Council passed a resolution in 2011 to encourage the use of PLA as a covered expense under ITAs.

Recommendations to support career navigation and career pathways

Currently, the U.S. does not have a robust system for offering career and educational advising to career changers, jobseekers, the young or the old. In our knowledge-based and ever-evolving economy, workers need help to understand what career options and pathways offer living wages,

career advancement, and opportunities to extend labor force participation throughout all stages of life.

- **Conduct an analysis and assessment of career development assistance services at the state or local level.** Map assets and promising models and address service gaps.
- **Build the capacity of advisors at public colleges and universities and the public workforce one-stop centers** to better serve the mature worker population**,** using career ladder information that reflects the local labor market realities and that links learning to work opportunities suited to mature workers.
- **Educate mature workers on occupational options**. Detailed information about promising career options for mature workers using easily accessible data on the abilities, skills, knowledge areas and work activities associated with specific occupations should be widely disseminated.

Conclusion

Lifelong learning is no longer an optional activity. It is an economic imperative, both for mature workers who wish to remain competitive in the job market and for employers who will increasingly turn to mature workers to meet their workforce needs. There is "no one size fits all" solution to supporting lifelong learning. The above-described strategies can help to address mature workers' needs for financially accessible, time-efficient, and job-focused learning options that will help position mature workers for meaningful work.

Notes

[i] Richard Johnson, Barbara Butrica, and Corina Mommaerts, *Work and Retirement Patterns for the G.I. Generation, Silent Generation, and Early Boomers: Thirty Years of Change* (Washington DC: Urban Institute, July 2010).
[ii] Sara Rix, "The Employment Situation, March 2012: Unemployment Rises for Older Workers," *Fact Sheet 255* (Washington DC: AARP Public Policy Institute, April 2012).
[iii] Anthony Carnevale, Nicole Smith and Jeff Strohl, *Help Wanted* (Washington DC: Georgetown Center on Education and the Workforce, 2010).
[iv] Rebecca Klein-Collins, *Fueling the Race to Postsecondary Success: A 48-Institution Study of Prior Learning Assessment and Adult Student Outcomes* (Chicago: Council for Adult & Experiential Learning, March 2010).
[v] "The Learning that Maturity Brings: An Analysis of the Value of Prior Learning Assessment for Mature Learners," *Research Brief* (Chicago: Council for Adult & Experiential Learning, February 2012).
[vi] "Career Pathways," fact sheet (Workforce Strategy Inc, April 2005).
[vii] Sarah Miller, Joel Simon and Gabe Schneider, *Career Pathways and Career Counseling for the 50+ Workforce* (Chicago: Council for Adult & Experiential Learning, 2011).
[viii] Vickie Choitz, *A New National Approach to Career Navigation for Working Learners* (Washington DC: Center for American Progress, March 2010).

Learn More

For more information about CAEL's strategies to help mature learners, please contact Amy Sherman, asherman@cael.org.

About CAEL

The Council for Adult and Experiential Learning (CAEL) links learning and work. CAEL works at all levels within the higher education, public, and private sectors to make it easier for people to get the education and training they need to attain meaningful, secure employment. With a membership of over 600 colleges, universities, corporations, labor unions, associations, and individuals, CAEL is headquartered in Chicago and also maintains offices in Denver and Philadelphia. More information is available at www.cael.org.