

**In Brief**

# Improving Education and Training for Older Workers

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In the wake of the Great Recession, many older Americans hope that education and training programs will help them remain in their jobs or return to work. Unfortunately, many older workers are not well informed about the skills they need or the best and most cost-effective way to obtain them. Adults seeking education and training encounter a vast array of degree and certificate programs that vary widely in duration, cost, and quality. There is limited reliable, unbiased evidence about what kinds of training programs are most effective. A wide range of federal and state grants, loans, tax credits, and deductions may be used by older workers to help finance education and training; none is designed specifically to meet the needs of older learners. Far too often, older adults enroll in programs that are inappropriate, do not lead to jobs, or leave them worse off financially than when they started.

## Emerging Trends May Help Older Learners

Over the past decade, several strategies have emerged that may help older adults—and others—acquire education and training credentials. These relatively new programs reduce time spent in training, lower costs, and deliver courses in more flexible formats, including online learning. They also emphasize skills training that is more responsive to employers' needs. Community colleges, for example, are reducing classroom time

and dividing programs into employer-recognized micro-credentials that can be assembled or “stacked” over time into certificates or degrees. Breaking programs into shorter modules makes it easier for adults to complete training and receive a credential. Other strategies that may help older learners include awarding credit for prior learning and competency-based education, which rewards individuals for learning that occurs outside the classroom. Several recently launched programs combine many of these elements and include “high-tech/high-touch” services to ensure students have both online tools and access to counseling and supportive services.

Recently enacted and pending legislative reforms may improve postsecondary education and training for workers, students, and job seekers of all ages. The Workforce Innovation Opportunities Act, signed into law in July 2014, promotes several strategies that should help older (and other) job seekers, including career pathways, sector partnerships, on-the-job training, and training

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that leads to industry-recognized credentials; it should also strengthen accountability. Pending reauthorizations of other legislation such as the Higher Education Act could also result in improvements in financial aid, accountability, consumer information, and expansion of strategies, such as competency-based education.

#### **Recommendations:**

- » Policy makers should develop convenient, accurate, and timely information geared toward older adults who are contemplating enrolling in education and training programs. To help these older adults make the best personal decisions, they need information that will help them determine whether they need education and training, how to pay for it, whether it offers a good return on investment, and what school or a program of study to attend. Adult learners and older job seekers also would benefit from access to knowledgeable, impartial advisors, both in person and online.
- » Federal and state officials should better protect older workers (and others) from deceptive practices and erroneous education and employment claims by requiring greater transparency from training providers, including accurate reporting on costs, duration, completion rates, and employment and earnings outcomes for program graduates.
- » Financial aid programs should be reformed to better assist older workers, especially unemployed adults with limited or no savings. Congress should modify Pell Grants so that funding is available for shorter-term training that helps older workers “brush up” their skills. Congress could consider authorizing Lifelong Learning Accounts—401(k)-type accounts that could be used to pay for education. Congress could also modify current 401(k) regulations to enable unemployed older job seekers to draw upon their personal accounts to finance needed training and education without penalties for early withdrawal.
- » Federal and state governments should require educational institutions to improve financial aid counseling for adult learners, including information about tax-based aid.
- » Though public workforce system resources are limited, greater efforts should be made to ensure that older workers gain access to publicly financed training.
- » Community-based organizations and educational institutions should work together to combine education and training with complementary support services for older workers, especially for the long-term unemployed, who may be struggling with housing, transportation, and chronic health and disability issues, as well as family caregiving responsibilities. These efforts should include incorporating peer support components into programs.
- » Flexible, accelerated learning strategies that benefit older workers should be expanded, such as credit for prior learning, competency-based education, online learning, and work-based learning programs.

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