



FEBRUARY 2025

# Age is Just a Number: State Policy Approaches to Supporting Older Adult Learning

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Recognizing that adult learners are the backbone of the U.S. economy, CAEL helps forge a clear, viable connection between education and career success, providing solutions that promote sustainable and equitable economic growth. CAEL opens doors to opportunity in collaboration with workforce and economic developers; postsecondary educators; employers and industry groups; and foundations and other mission-aligned organizations. By engaging with these stakeholders, CAEL fosters a culture of innovative, lifelong learning that helps individuals and their communities thrive. A national membership organization established in 1974, CAEL is Diversity, Equity, and Inclusion Workplace™ certified and is a part of Strada Collaborative, a mission-driven nonprofit. Learn more at [cael.org](https://cael.org) and [stradacollaborative.org](https://stradacollaborative.org).

In recent years, the push to recognize adults as an important segment of those seeking postsecondary education and training has gained traction. Through setting credential attainment goals, many states realized they needed to make a concerted effort to engage or re-engage adults in postsecondary education in order to reach those goals and meet labor market demands. However, numerous systemic barriers still hinder adults' ability to access and succeed in postsecondary education. For older adults, these challenges become even more nuanced as they are often seeking quick and career-oriented upskilling. Addressing these obstacles is critical not only for learners themselves but also for broader societal and economic benefits.

This brief examines the current state of older adult learners in postsecondary education, delving into the challenges they face and highlighting policy challenges and bright spots. It also highlights the profound benefits of enhanced educational access for older adults and provides actionable recommendations for state policymakers.

## Current Landscape of Adults in Postsecondary Education

According to recent data, roughly 30% of the “some college, no degree” population are aged 45–64, making up over 11 million people. Reenrollment rates, understandably, decline as age goes up.<sup>1</sup> While some of this may well be due to lack of need or desire to return to school, there are other valid reasons that older adults would be interested in reskilling or upskilling. These range from the desire to stay competitive in the workforce and learn a new skill, to the necessity to stay employed due to a lack of retirement savings. According to a 2018 report from the Georgetown University Center for Retirement Initiatives, “about 55 percent of households ages 55–64 had less than \$25,000 in retirement savings and 41 percent had zero.”<sup>2</sup> And because of this lack of retirement savings, many will find necessity in upskilling and remaining in the workforce.

However, adults at large often face significant barriers that hinder their progress in achieving these goals. Older adults have specific barriers they must often contend with as well. These barriers include financial constraints, financial and time constraints, professional and personal responsibilities, unclear outcomes or career paths, and punitive barriers from past interactions with higher education institutions.



<sup>1</sup> <https://nscresearchcenter.org/some-college-no-credential-dashboard/>

<sup>2</sup> <https://cri.georgetown.edu/the-aging-of-america-a-changing-picture-of-work-and-retirement/#:-:text=About%2055%20percent%20of%20households,savings%20nor%20a%20DB%20plan>

# Barriers to Postsecondary Education for Older Adults

## **FINANCIAL CONSTRAINTS**

Older students often face significant financial barriers when pursuing further education. They may have limited eligibility for traditional financial aid programs, which tend to prioritize younger, dependent students who have just graduated from high school. In addition to figuring out how to afford tuition, additional expenses like books, supplies, transportation, and other related costs can strain already tight budgets.

## **TIME CONSTRAINTS**

Time is a critical challenge for adult learners, as many feel pressure to complete their education or training as quickly as possible. This is only truer for older adults. Online classes or flexible scheduling can help mitigate some of these concerns, but the limited availability of these options can make it difficult to balance education with other demands. This lack of adaptable options can hinder older students from pursuing their goals within the necessary timeframe, or make them choose between work and pursuing higher education.

## **PROFESSIONAL AND PERSONAL RESPONSIBILITIES**

The competing demands of work and family often pose significant obstacles to academic progress for adult learners. Job obligations can limit the time and energy available for coursework, while family responsibilities may further compound scheduling conflicts. Additionally, fear of workplace repercussions, such as losing opportunities or respect due to time away, can deter adult students from fully committing to their education.

## **UNCLEAR OUTCOMES OR CAREER PATHS**

Uncertainty about the practical benefits of a degree or certificate in the current job market can also discourage adult learners. Many struggle to assess whether their chosen academic path will lead to tangible career advancement or economic gain. Furthermore, navigating complex academic pathways, including transfer requirements, can be daunting and create additional barriers to success.

## **PUNITIVE BARRIERS FROM PAST INTERACTION WITH POSTSECONDARY EDUCATION**

Some adult learners face challenges stemming from prior experiences in higher education. Past academic probation or suspension can leave a lasting mark, creating additional hurdles for reentry. Transcript holds may prevent students from enrolling at new institutions and transferring their existing credit over. If a student lost their Satisfactory Academic Progress (SAP) status, this can result in the loss of financial aid eligibility, further discouraging them from continuing their education.

# Postsecondary Education Benefits

## INDIVIDUALS

Pursuing postsecondary education offers numerous advantages for individuals, including increased earning potential and expanded career opportunities. It can enhance job security and employability, providing a competitive edge in the job market. For older adults, it can be especially helpful in maintaining or acquiring cutting edge skills, such as digital skills, that are necessary to maintain competitiveness. Beyond professional growth, higher education fosters personal and intellectual development, empowering individuals with new skills, knowledge, and perspectives.

## INSTITUTIONS

Adult learners bring significant value to higher education institutions. Their inclusion diversifies the student body, enriching classroom discussions and perspectives. Increased enrollment from adult students also supports the financial stability and growth of institutions. At community and technical colleges, adult students make up a significant percentage of the student body. According to the Association of Community College Trustees (ACCT), “While most community college students fell into the “traditional” 18-24 age range, in 2016, almost half of students were older adults age 25-59.”<sup>3</sup>

## THE COMMUNITY AND ECONOMY

The positive impact of higher education extends beyond individuals to the broader community and economy. A more skilled workforce drives increased productivity and fosters innovation, benefiting employers and industries. Education that leads to better jobs also plays a critical role in reducing poverty and inequality by equipping individuals with the tools to achieve financial stability. These changes contribute to stronger, more vibrant communities and bolster the overall economy.

<sup>3</sup> <https://perspectives.acct.org/stories/diversity-of-community-college-students-in-7-charts>

## State Policies to Address Barriers

In order to ensure that more adults can enroll and complete a postsecondary credential that leads to a better job, many states have implemented policies that help address common barriers.

### FINANCIAL AID

To address the financial barriers faced by older adult learners, states have implemented a variety of financial aid programs. Of particular note are the recent expansion of statewide last-dollar tuition assistance for adults to enroll in community college. These programs cover any remaining tuition and fees after other financial aid, such as Pell Grants, has been applied. Often referred to as “free community college” initiatives for adults, they ensure that tuition costs are fully covered, making community college effectively “free.”<sup>14</sup>

#### TENNESSEE

While several states have now launched “Reconnect” financial aid programs, Tennessee was the first to do so in 2018. The program uses lottery funds to provide last-dollar tuition assistance for adults at Tennessee’s community and technical colleges. In the first year of the program, adult enrollment in community college increased by approximately 17%.<sup>4</sup> During the first two years of the program, just over 12% of enrolled Reconnect students were over 44. The program has succeeded in spurring other states to explore and, in many cases, adopt similar programs for their residents.

#### MICHIGAN

Michigan Reconnect started from the Michigan’s Futures for Frontliners program, which provided tuition-free community college or skills training to essential workers during the COVID-19 pandemic. Now, the statewide program provides tuition-free community college for adults over age 21. Initially, the program was for adults over age 25, but it has temporarily extended the age to be 21 and above.<sup>5</sup> Approximately 20,000 adults enrolled in the program during its first year of implementation. As of October 2024, over 7% of applicants to the program were over the age of 50. While this may not sound like a lot, it equates to well over 10,000 individuals who are far outside of the “traditional” student age that see value in returning to school. Of those that actually enrolled, numbers are only up to date from Fall 2023. Roughly 6% of enrollments and graduates were over 50.<sup>6</sup>

<sup>4</sup> <https://comptroller.tn.gov/content/dam/cot/orea/advanced-search/2022/ReconnectFullReport.pdf>

<sup>5</sup> <https://www.michigan.gov/reconnect/about>

<sup>6</sup> <https://www.michigan.gov/reconnect/about/reconnect-data-dashboard>

## MASSACHUSETTS

One of the more recent states to implement a program in this model is Massachusetts. In 2022, Governor Maura Healey launched MassReconnect, providing tuition-free community college for adults over 25 who have some college but no degree. In addition, up to \$1,200 in additional funding for books, supplies, or other needs may be awarded.<sup>7</sup> Over 4,500 students enrolled in the first year, representing a 45% increase from the previous year.<sup>8</sup> Notably, there was a 72% increase in enrollments among new students 55 and older and a 70% increase for those 45–54, demonstrating the value of these programs to older learners.<sup>9</sup>

In addition, there are several states that offer free tuition at select institutions to residents at or near retirement age (60 and over). While some of these states only offer free auditing of classes, several of them do allow classes to be taken for credit as well. AARP tracks these states on their [website](#).

## REMOVING PUNITIVE BARRIERS

When older adults want to return to school after an unsuccessful first experience in postsecondary education, they could encounter additional barriers in accessing financial aid. If students' previous educational experiences have exhausted their lifetime eligibility caps on federal financial aid, or if in their earlier college experiences they failed to meet the Satisfactory Academic Progress (SAP) requirements for federal financial aid — even if it occurred decades ago — they may be ineligible for further aid.

Until recently, another major barrier to reenrollment was the inability of some students to access their transcripts due to past due balances. For example, in the case of Tennessee Reconnect, the 2022 evaluation reported that “eighty-six percent of administrators stated that transcripts sometimes or often posed a barrier. When asked to explain why, many administrators noted that transcripts pose a barrier when prospective students owe an outstanding balance to a previous institution, as many institutions will not release transcripts to those who owe a balance.”<sup>10</sup> Thankfully, a recent U.S. Department of Education regulation, which took effect in July 2024, essentially eliminated this once-common practice, demonstrating how successful state policies can influence federal action. Previously, 13 states had enacted their own policies that banned this practice, which had prevented students from being able to access their transcripts if they had past due balances.<sup>11</sup>

<sup>7</sup> <http://www.mass.edu/osfa/documents/FY25%20MassReconnect%20Guidelines.pdf>

<sup>8</sup> <https://www.mass.gov/news/department-of-higher-education-data-shows-massreconnect-program-drove-45-enrollment-increase-in-new-students-aged-25-and-older>

<sup>9</sup> <https://www.mass.edu/strategic/documents/FY24MassReconnectLegislativeReport.pdf>

<sup>10</sup> <https://comptroller.tn.gov/content/dam/cot/orea/advanced-search/2022/ReconnectFullReport.pdf>

<sup>11</sup> <https://sr.ithaka.org/blog/new-research-examines-how-state-bans-on-transcript-withholding-have-impacted-institutions/>

## SOLUTIONS TO SATISFACTORY ACADEMIC PROGRESS CHALLENGES

Though less common, some states have implemented measures to alleviate the burden caused by failure to meet previous SAP requirements. As highlighted in a 2023 brief by Higher Learning Advocates, in 2017 Indiana made their Adult Student Grant and Next Level Jobs Workforce Ready Grant available to students regardless of their SAP status, provided that they were not enrolled in the prior two years.<sup>12</sup> The Adult Student Grant provides up to \$2,000 per academic year for adult students attending college.<sup>13</sup> The Next Level Jobs Workforce Ready Grant pays tuition and fees for select high-value certificate programs in the state's highest-demand fields such as IT or health sciences.<sup>14</sup> While this doesn't address the lack of access to federal financial aid, it does make other state resources available.

Similarly, Tennessee's Reconnect Grant calculates SAP only based on courses taken while receiving the Reconnect Grant, not based on the student's entire postsecondary history. According to a 2022 report, 4,397 Reconnect students (about 13.6 percent of total students receiving the grant) were eligible based on income for Pell grants but only received Reconnect grants.<sup>15</sup> This indicates that these students likely either lost access to the Pell grant based on SAP, or they had exhausted their lifetime limits, further supporting the case for state aid not based on previous SAP.



<sup>12</sup> <https://todaysstudents.org/wp-content/uploads/satisfactory-academic-progress-making-financial-aid-work-for-todays-students.pdf>

<sup>13</sup> <https://www.in.gov/che/state-financial-aid/state-financial-aid-by-program/adult-student-grant/>

<sup>14</sup> <https://www.in.gov/che/state-financial-aid/state-financial-aid-by-program/workforce-ready-grant/>

<sup>15</sup> <https://comptroller.tn.gov/content/dam/cot/orea/advanced-search/2022/ReconnectFullReport.pdf>

## Recommendations

States that want to unlock the potential of older adult learners and strengthen their workforce should consider the following policy options:

- **Expand access to financial aid:** Increase funding for state-specific financial aid programs, particularly those that target adult learners including older adult learners.
- **Braid and blend funds:** Utilize multiple funding streams — financial aid, Workforce Innovation and Opportunity Act (WIOA) funds, Supplemental Nutrition Assistance Employment & Training funds, etc. — to provide support services for adult learners beyond just tuition.
- **Reform SAP policies:** Consider ways to make reinstating SAP easier, or provide resources not contingent on prior SAP, especially for students who may have been out of school for long periods of time.
- **Promote awareness of adult learner programs:** Increase outreach and marketing efforts to inform potential older adult students about available programs and resources. Incentivizing or helping to facilitate partnerships between institutions, community-based organizations, employers, workforce boards, and other stakeholders can help spread the word.
- **Invest in adult learner support services:** Provide comprehensive support services, such as academic advising, tutoring, and career counseling. Make sure those providing these services are aware of the unique circumstances that might lead an older adult to pursue postsecondary education.