The future of higher education in the era of longevity

Contributors

James C. Appleby
Chief Executive Officer
The Gerontological
Society of America

Anne Ollen, MEd,
CEBS
Managing Director
TIAA Institute

Surya Kolluri, MBA,
MS, CRPC
Head
TIAA Institute

Nina M. Silverstein, PhD,
FGSA
Professor Emerita
Department of Gerontology
Faculty Fellow, Gerontology Institute
University of Massachusetts Boston

Joann M. Montepare, PhD,
FGSA, FAGHE
Professor Emerita of Psychology
Lasell University
Faculty Fellow, Gerontology Institute
University of Massachusetts Boston

SPECIAL CONTRIBUTOR

Mary J. Cronin, PhD
Research Professor
Boston College

About the TIAA Institute

Since 1998, the TIAA Institute has helped advance the ways individuals and institutions plan for financial security and organizational effectiveness. The Institute conducts in-depth research, provides access to a network of thought leaders, and enables those it serves to anticipate trends, plan future strategies and maximize opportunities for success. To learn more, visit **tiaainstitute.org**.

About GSA

The Gerontological Society of America is the nation's oldest and largest interdisciplinary organization devoted to research, education, and practice in the field of aging. The principal mission of the Society—and its 5,500+ members—is to advance the study of aging and disseminate information among scientists, decision makers, and the general public.. To learn more, visit **www.geron.org**.

Foreword

Higher education in the United States stands at a critical crossroad, facing several compelling challenges that demand bold, strategic responses. Declining enrollments, driven by falling fertility rates after the Great Recession of 2007, and increased skepticism regarding the value of higher education, have led to an excess capacity of college seats. Financial pressures are evident, with colleges closing or merging regularly and more frequently. Rising tuition costs, which have outpaced inflation, coupled with increasing administrative-to-faculty ratios, have further strained the system. For example, between 2010 and 2021, undergraduate enrollment declined by 15%, dropping from 18.1 million to 15.4 million students, while tuition costs increased by over 25%.

Amid these challenges we feel that there is an extraordinary opportunity right in front of the U.S. higher education system driven by the future workforce disruption caused by artificial intelligence and the rise of what we would like to term *the longevity economy*. Increases in longevity are leading to a permanent change in the age structure of the U.S. population resulting in more evenly matched age-cohorts across the lifespan. This demographic transformation represents a vast, growing, and untapped market for higher education as individuals age 25 to 75 upskill, reskill, and change careers in response to the widespread adoption of artificial intelligence.

Higher education institutions can expand their offerings to this growing group. However, tapping into this opportunity requires not only prioritizing its focus but also rethinking the educational offering from the ground up.

The TIAA Institute and the Gerontological Society of America (GSA) are delighted to share our findings and recommendations in this report. We draw upon GSA's Age Inclusivity in Higher Education initiative to provide a potential blueprint. Our report provides examples and outlines how colleges and universities are successfully supporting aging learners across the "career course" by broadening the scope of recruitment efforts, expanding curricular offerings, making the physical environment more accessible, and providing resources and services targeted to the needs of age-diverse students.

We hope you find this report and the opportunity we have identified as exciting as we do. And we look forward to engaging in conversations that will catalyze action to capture this opportunity and help Americans achieve longevity fitness with education as a foundation.

James C. Appleby
Chief Executive Officer,
Gerontological Society of America

Surya P. Kolluri
Head, TIAA Institute
TIAA

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Introduction

Throughout the centuries of higher education, change has been constant. Institutions of higher learning have adjusted curricula, created new degrees, and established schools and colleges to meet emerging needs. When the Information Age began in the 1950s, a population explosion expanded the number of students on campuses. Advances in science and technology provided areas of growth and the need for new academic disciplines with cutting-edge curricula and fields of research.

Now, in the eighth decade of the Information Age, institutions of higher education are anticipating a new period of radical transformation. An era that began with the realization that computers could perform tasks that previously required a human brain has brought artificial intelligence (AI) able to perform tasks formerly requiring a college degree. AI is already displacing a variety of workers and creating a need for them to focus on different functions or pivot to new careers. The population pyramid that reliably filled the ranks of college undergraduates each fall now looks like a pillar. The burgeoning costs of higher education are questioned as students need to work during school and repay the loans used to cover expenses.

Population trends indicate older adults—those aged 65 years or older—will soon outnumber young people (Figure 1) in the Longevity Economy described in reports, interviews, and briefings published in recent years by the Gerontological Society of America (GSA).[1] Our society is transforming—and quickly. Life expectancy has risen by 17 years since the Social Security program debuted in the United States nearly 90 years ago.[2] This comes with tremendous opportunities, but it also comes with headwinds.

As adults move toward these now-common increased years of healthy living, they are retooling for added time spent in their current careers, obtaining training and certificates for consulting and self-employment in related areas, or learning about emerging technologies and fields that can launch completely new careers. In addition to continuing to work for pay, older adults contribute to the economy by providing unpaid care of loved ones and volunteer service in primary, secondary, and higher education; hospitals and other health care settings; and many other parts of society.

FIGURE 1. FROM PYRAMID TO PILLAR: A CENTURY OF CHANGE IN THE U.S. POPULATION

Source: Adapted from reference 1.

What are institutions of higher education to do? How can they simultaneously address the challenges of declining enrollments, shifting needs in the workplace and society, increased operating costs and capital investments, higher faculty salaries and pensions for retirees, and declining fundraising?

This issue of *Insights & Implications in Gerontology* describes the trends driving changes in higher education that could combine with an age-inclusivity movement to provide solutions to many of higher education's fiscal challenges. Retiring the word *alumni*, for example, could telegraph institutions' commitment to remain a home for lifelong students with educational needs that will evolve and continue throughout life.

Insights into higher education: factors driving the age-inclusivity movement

Many factors have affected the number of people who seek higher education and the times in their lives when they do so. The stereotypical image of the newly minted high school graduate going off to college as an 18-year-old remains true for many young people. However, over the past several decades, the complexity of modern society has changed the age demographics of students in higher education.

Population shifts and trends toward age inclusivity

Declining birth rates, the COVID-19 pandemic, perceptions of the relative costs and benefits of higher education, the convenience and accessibility of online courses that can be taken from home while maintaining a job and/or living with parents, and the availability of career opportunities with entry-level positions that do not require a college degree—all these factors have combined to reduce college enrollments by millions since the enrollment peak of 21 million in 2010.[3,4]

Enrollments in higher education dipped to about 19 million during the pandemic years. U.S. birth rates before and during the Great Recession in 2008 are projected to keep enrollments at around 20 million through 2031, and an enrollment decline could follow based on lower numbers of births. Since tuition is the largest source of annual income for the nation's 3,931 institutions of higher learning, an enrollment decline of 10% to 15% translates to serious deficits for many public and private universities, research universities, liberal arts colleges, community colleges, and for-profit colleges in the United States. In fact, after the number of institutions of higher learning peaked in 2012 at 4,726, the figure fell quickly by 2020 through hundreds of closures and mergers.[3,5]

Not only has the number of students at institutions of higher education declined, but the demographics of students have changed. Today's students are older, more likely to attend on a part-time basis, and more likely to seek graduate education. For those studying part-time in graduate programs, one-third of the students are 35 years or older, and another third are between 25 and 34 years old. Among undergraduates, nearly one-fourth are at least 25 years old; they take classes online and on campus (Figure 2).[4,6]

As these trends took hold, GSA began advocating actively for institutions of higher learning to meet the needs of an increasingly age-diverse pool of stakeholders—including faculty and staff who have unique needs as they work longer while also caring for both parents and children. The Ten Principles of an Age-Friendly University (AFU) reinforce the growing movement in the United States and around the world (Table 1).[7] GSA's Age Inclusivity in Higher Education (AIHE) initiative added these definitions to guide discussions and programs focused on the diversity of today's institutions of higher learning:[8]

- **Age friendly** reflects the types of campus practices recommended by the AFU principles, along with other actions that aim to make educational opportunities more accessible for aging populations.
- **Age inclusive** moves beyond the mere presence of these practices and reflects how age-friendly efforts are valued, recognized, and integrated into the campus environment and mission of an institution.
- **Age diverse** reflects the broad age range of stakeholders that institutions may now serve in light of contemporary age demographics, which includes age-diverse older students, faculty, administrators, and staff.

With GSA support and funding from the RRF Foundation for Aging, the Age Inclusivity Domains of Higher Education (AIDHE) model (Figure 3) and Age-Friendly Inventory and Campus Climate Survey assessment tool were developed to operationalize age-inclusivity and age-friendly practices.[9,10] By working through the AIDHE domains, institutions of higher learning can make age inclusivity a reality and support the needs of students, faculty, and staff across the work span and into retirement.

FIGURE 2. AGE DISTRIBUTIONS OF FULL-TIME AND PART-TIME UNDERGRADUATE AND GRADUATE STUDENTS IN U.S. INSTITUTIONS OF HIGHER LEARNING, 2022
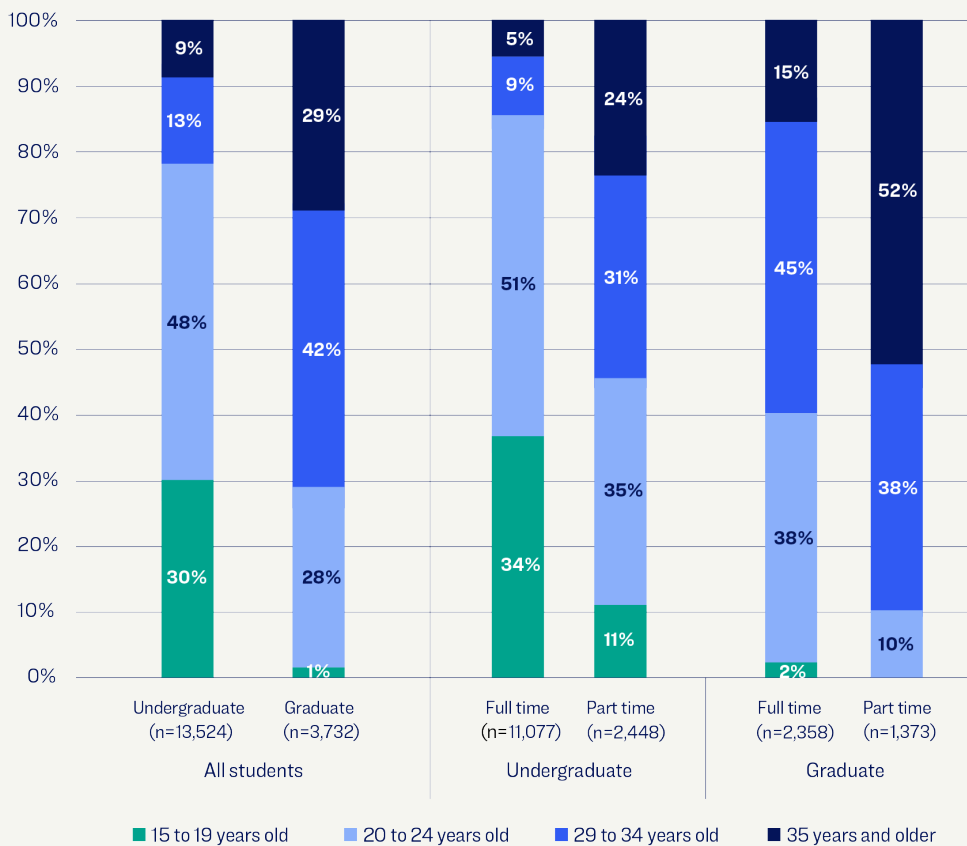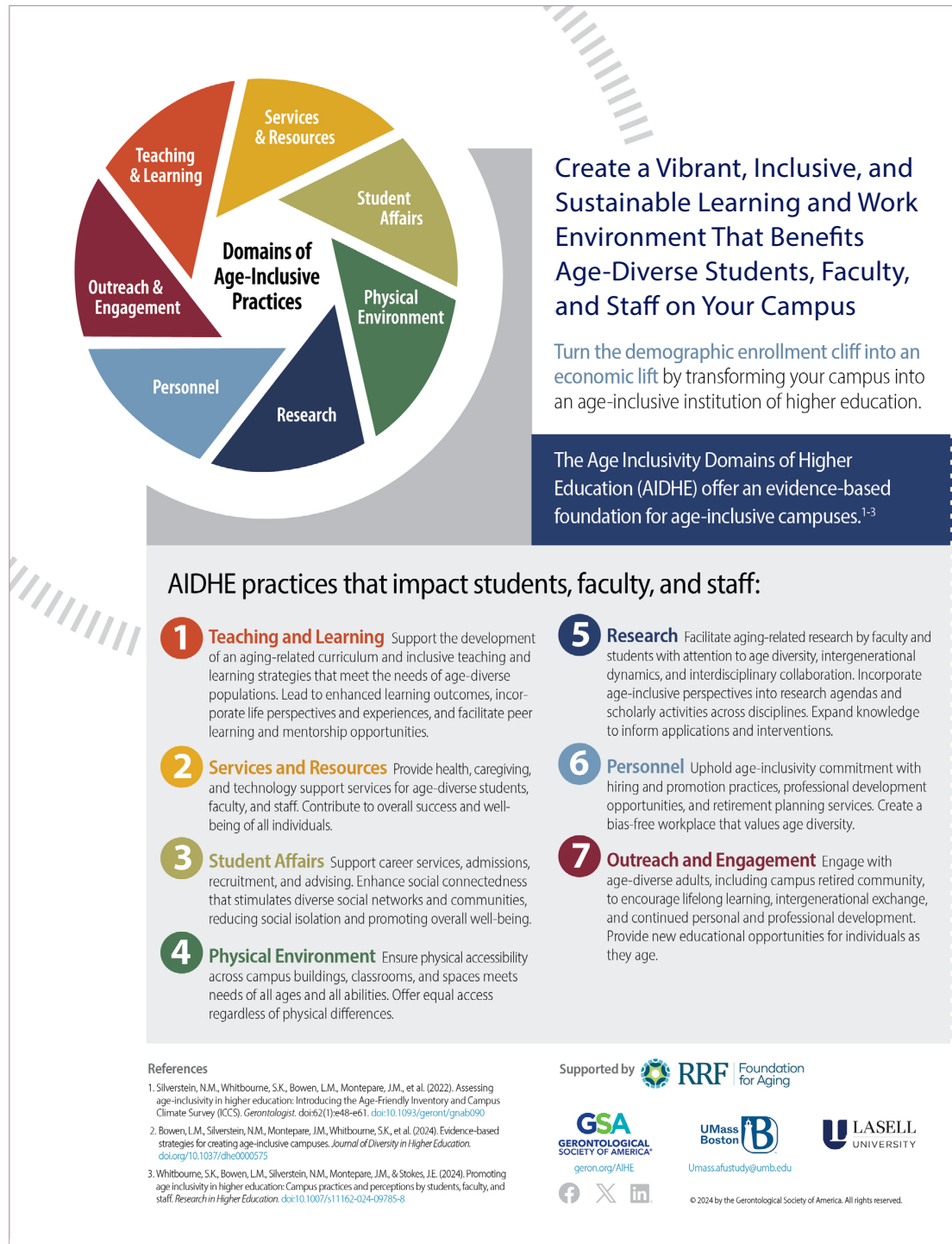

Note: Numbers in thousands; civilian noninstitutionalized population.
Source: Reference 6.

TABLE 1. TEN PRINCIPLES OF AN AGE-FRIENDLY UNIVERSITY

01 To encourage the participation of older adults in all the **core activities** of the university, including educational and research programs.

02 To promote personal and career development in the second half of life and to support those who wish to pursue **second careers**.

03 To recognize the **range of educational needs** of older adults (from those who were early school-leavers through to those who wish to pursue Master's or PhD qualifications).

04 To promote **intergenerational learning** in order to facilitate the reciprocal sharing of expertise between learners of all ages.

05 To widen access to **online educational opportunities** for older adults to ensure a diversity of routes to participation.

06 To ensure that the university's **research agenda** is informed by the needs of an aging society and to promote public discourse on how higher education can better respond to the varied interests and needs of older adults.

07 To increase the understanding of students of the **longevity dividend** and the increasing complexity and richness that aging brings to our society.

08 To enhance access for older adults to the university's range of **health and wellness** programs and its arts and **cultural activities**.

09 To engage actively with the university's own **retired community**.

10 To ensure regular **dialogue** with organizations representing the interests of the aging population.

Source: Reference 7.

FIGURE 3. AGE INCLUSIVITY DOMAINS OF HIGHER EDUCATION

Domains of Age-Inclusive Practices: Services & Resources, Teaching & Learning, Outreach & Engagement, Personnel, Research, Physical Environment, Student Affairs

Create a Vibrant, Inclusive, and Sustainable Learning and Work Environment That Benefits Age-Diverse Students, Faculty, and Staff on Your Campus

Turn the demographic enrollment cliff into an economic lift by transforming your campus into an age-inclusive institution of higher education.

The Age Inclusivity Domains of Higher Education (AIDHE) offer an evidence-based foundation for age-inclusive campuses.[1-3]

AIDHE practices that impact students, faculty, and staff:

1 Teaching and Learning Support the development of an aging-related curriculum and inclusive teaching and learning strategies that meet the needs of age-diverse populations. Lead to enhanced learning outcomes, incorporate life perspectives and experiences, and facilitate peer learning and mentorship opportunities.

2 Services and Resources Provide health, caregiving, and technology support services for age-diverse students, faculty, and staff. Contribute to overall success and well-being of all individuals.

3 Student Affairs Support career services, admissions, recruitment, and advising. Enhance social connectedness that stimulates diverse social networks and communities, reducing social isolation and promoting overall well-being.

4 Physical Environment Ensure physical accessibility across campus buildings, classrooms, and spaces meets needs of all ages and all abilities. Offer equal access regardless of physical differences.

5 Research Facilitate aging-related research by faculty and students with attention to age diversity, intergenerational dynamics, and interdisciplinary collaboration. Incorporate age-inclusive perspectives into research agendas and scholarly activities across disciplines. Expand knowledge to inform applications and interventions.

6 Personnel Uphold age-inclusivity commitment with hiring and promotion practices, professional development opportunities, and retirement planning services. Create a bias-free workplace that values age diversity.

7 Outreach and Engagement Engage with age-diverse adults, including campus retired community, to encourage lifelong learning, intergenerational exchange, and continued personal and professional development. Provide new educational opportunities for individuals as they age.

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GSA GERONTOLOGICAL SOCIETY OF AMERICA®
geron.org/AIHE

UMass Boston
Umass.afustudy@umb.edu

LASELL UNIVERSITY

Source: Reference 8.

Rapid changes and radical transformation

Across their working years in recent decades, adults have pivoted to new *careers* as frequently as their grandparents might have changed *jobs*. Now, the maturation of machine learning and expansion of AI is changing the employment landscape more dramatically. AI is replacing or modifying some tasks—and, indeed, eliminating some jobs for humans—while promising new jobs and dynamic careers in the future.

A concept coined at a 1955 workshop,[11] AI has matured to the point that it has moved into general use and is available on personal digital devices. This extension into people's daily lives and incorporation into devices and common computer programs promise to affect economic sectors across the board, especially those already using machine learning extensively. These include logistics, cybersecurity, enterprise security, financial services, and information security. Major effects are imminent in health care, research and development, advertising, e-commerce, cloud computing, manufacturing, public transportation, media and entertainment, and every other industry, according to a *Forbes* panel of experts.[12]

By 2030, the nation's gross domestic product could rise by 7% as a direct effect of AI, according to one estimate.[13] The long-range impact on jobs currently performed by humans can only be imagined, as it will be a function of how quickly and extensively AI develops. Among the best guesses offered so far are that up to 30% of existing jobs could be eliminated by 2030, with white-collar jobs and positions in service and administrative fields initially affected, which would tend to have implications for college-educated workers, White and Asian individuals, and women. In the long run, jobs mostly held by men in the transportation industry could be eliminated as advances in AI lead to refinement and acceptance of technologies such as autonomous vehicles for short trips around town and long-range transport.[13-15] Projected changes and opportunities are summarized in Table 2.[16,17]

The predominance of cognitive-task–oriented jobs in developed countries exposes up to 60% of jobs to AI effects. College-educated people are thought to be initially more exposed but also best positioned to move into other roles. This provides an entrée for institutions of higher learning that are best equipped to meet the changing needs of these workers. Many technology-oriented universities—such as Carnegie Mellon and Stanford—have had degree programs in AI for years. Graduate certificate programs in this field are also available for on-campus and hybrid learners at many schools.[14,15,18,19]

TABLE 2. ARTIFICIAL INTELLIGENCE: JOBS LOST AND OPPORTUNITIES GAINED

High exposure/risk of elimination

- Customer service representatives
- Receptionists
- Accountants/bookkeepers
- Salespeople
- Researchers and analysts
- Warehouse workers
- Insurance underwriters
- Retail workers

Low exposure/risk of elimination

- Teachers
- Lawyers and judges
- Directors, managers, and CEOs
- Human resources managers
- Psychologists and psychiatrists
- Surgeons
- Computer systems analysts
- Artists and writers

AI opportunities created

- AI and machine learning specialists
- Sustainability specialists
- Business intelligence specialists
- Information security analysts
- Fintech engineers
- Data analysts and scientists
- Robotics engineers
- Electrotechnology engineers
- Agricultural equipment operators
- Digital transformation specialists

Source: References 16 and 17.

As programs proliferate and attract people of all ages who need new skills for the AI economy, an important opportunity presents itself. Many believe that ageism remains ignored and benignly accepted in the workplace and society at large. With people of all ages interacting in institutions of higher learning, educational experiences can be used to build appreciation for the evolving life course and the reality that chronological age is a very poor predictor of health, mental acuity, physical capability, and other aspects of daily life.

In the Positive Education about Aging and Contact Experiences (PEACE) model, Levy describes how the interaction of education about aging and positive interactions with older adults can encourage new attitudes toward aging and older adults (Figure 4).[20] The result of this exposure at an early stage of adulthood is reduced ageism and its negative consequences. These include poorer cognitive and physical health of older adults, which can contribute

to earlier retirement. Older adults benefit from reduced ageism-related cognitive stress when institutions of higher learning incorporate positive intergenerational contact in the classroom. Widespread education on aging can improve students' well-being and interest in aging-related careers.

Just as courses in literature, mathematics, and the sciences are considered necessary for college graduates, knowledge of aging and the life course can be useful and even essential. The best place for age inclusivity to start is by educating people entering adulthood about aging, ageism and ageist beliefs, the life course and the disruptions that can occur, and the negative attitudes and unconscious age biases that affect people of all ages.[8]

As people of all ages seek education needed to thrive in age-diverse work settings, the importance of people of different generations working together will be reinforced.

FIGURE 4. THE PEACE (POSITIVE EDUCATION ABOUT AGING AND CONTACT EXPERIENCES) MODEL FOR REDUCING AGEISM AND PROMOTING INTERGENERATIONAL PEACE
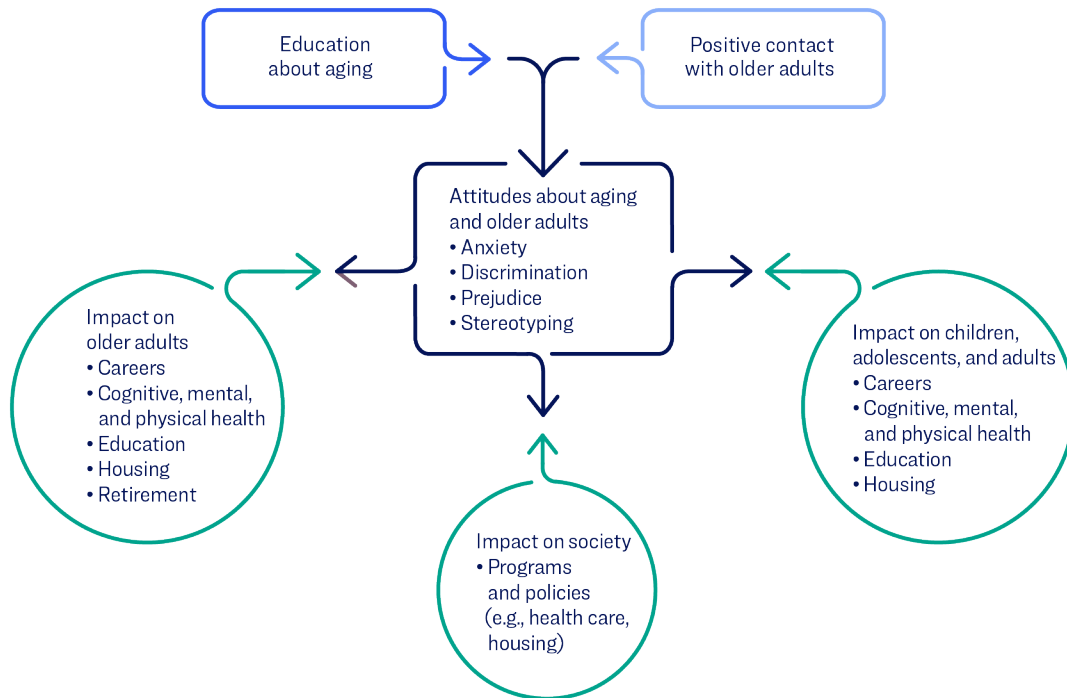
Source: Adapted from reference 20.

Factors delaying enrollment in higher education

Numerous trends and realities are associated with the delay in starting and completing baccalaureate and graduate degrees, which is evident in Figure 2.[6] These relate to geographic, financial, personal ability, child-rearing and caregiving, and health factors.

The percentage of Americans aged 18 to 24 years enrolled in undergraduate and graduate programs declined in the decade starting in 2012 (Figure 5).[21] Since the COVID-19 pandemic is known to have caused some young people to defer enrollment for financial or other reasons, this decline could be partially attributed to that unusual period of American history. However, the decline was evident before the pandemic started, with enrollees shifting from 2-year to 4-year institutions.[21-23]

As in 2012 through 2021, the college enrollment rate for 18- to 24-year-olds for 2022 was higher for those who were Asian (61%) than for those of all other racial/ethnic groups: White (41%), multiracial (36%), Black (36%), Hispanic (33%), Pacific Islander (27%), and American Indian/Alaska Native (26%).[23]

FIGURE 5. COLLEGE AND GRADUATE SCHOOL ENROLLMENT RATES OF 18- TO 24-YEAR-OLD AMERICANS BY LEVELS OF INSTITUTIONS, 2012 TO 2022
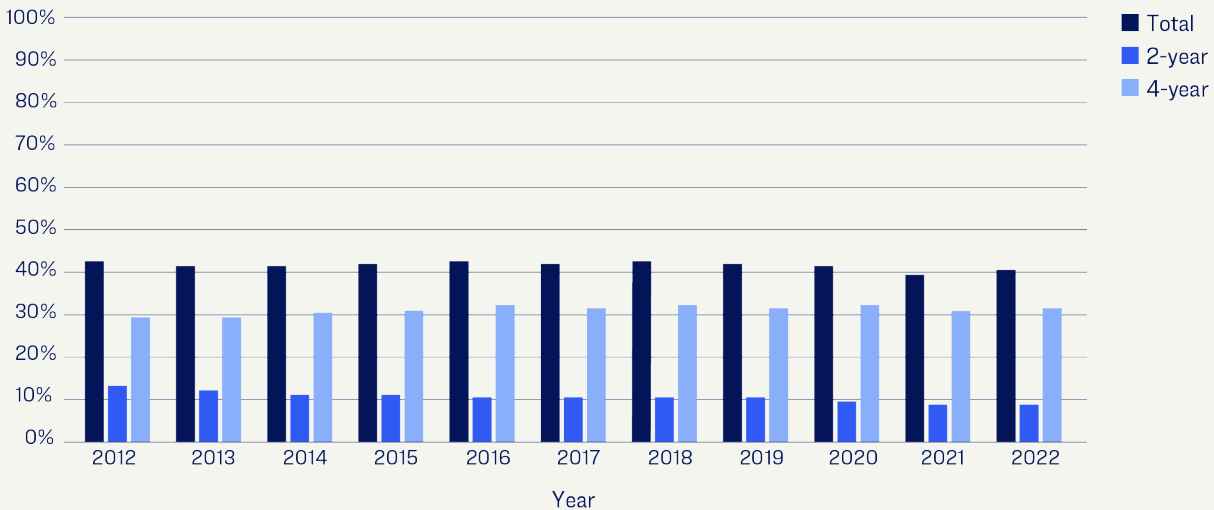
Note: Based on sample surveys of the civilian noninstitutionalized population, which excludes persons in the military and persons living in institutions (e.g., prisons, nursing facilities).

Source: Adapted from reference 21.

The reasons that young adults may not seek higher education enrollment run the gamut of life experiences. Number one on a Pew Research Center survey was money, with men and women citing this as their major reason for not starting college during the period when they were 18 to 24 years old. Men were more likely to cite a lack of motivation and a feeling that further education was not necessary as their major reasons, but the difference was not statistically significant (Figure 6).[24]

The propensity for more young women to pursue higher education during this time period has produced large gender gaps among students in undergraduate programs. As shown in Figure 7, this trend results in more women holding baccalaureate degrees in the 25- to 34-year-old age range. Even when people from previous generations are included, women have now outpaced men in this metric.[24]

As life happens, adults older than 30 years of age are returning to school in greater numbers, as reflected in Figure 2.[6] Impediments to returning to school at older ages include child-rearing and caregiving responsibilities for young children and parents, finances, and health conditions, particularly genetic diseases, chronic diseases, or psychiatric conditions such as depression. The availability of online education—with its flexibility regarding travel and the ability to view classes asynchronously—helps the older student juggle work, family, and educational responsibilities. This option also decreases the feeling that someone is "too old" to go back to college. In a 2018 study, about 3 million Americans were living in educational deserts, without nearby institutions of higher learning or adequate Internet connectivity.[25] This problem should be reduced or virtually eliminated as the Infrastructure Investment and Jobs Act provided $65 billion in funding for broadband connectivity nationwide.[26]

FIGURE 6. MAJOR REASONS FOR NOT PURSUING HIGHER EDUCATION AMONG 18- TO 24-YEAR-OLD MEN AND WOMEN IN THE UNITED STATES, 2021
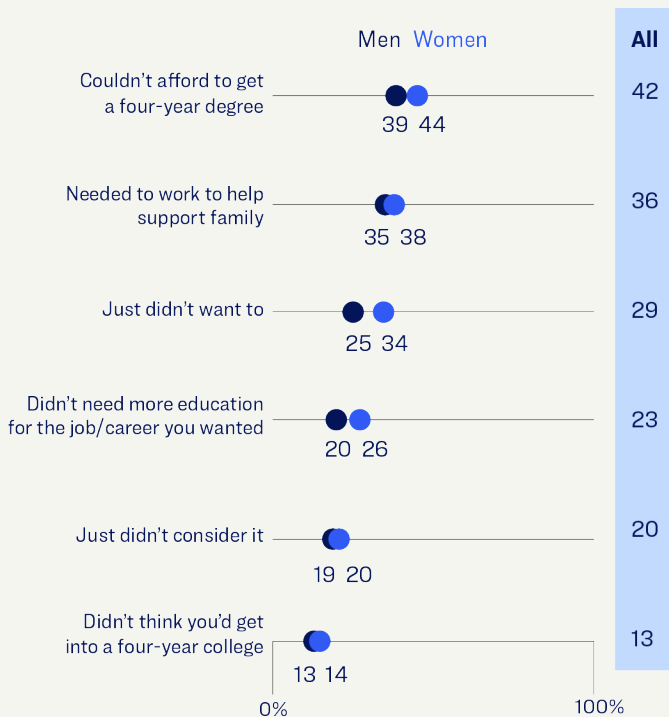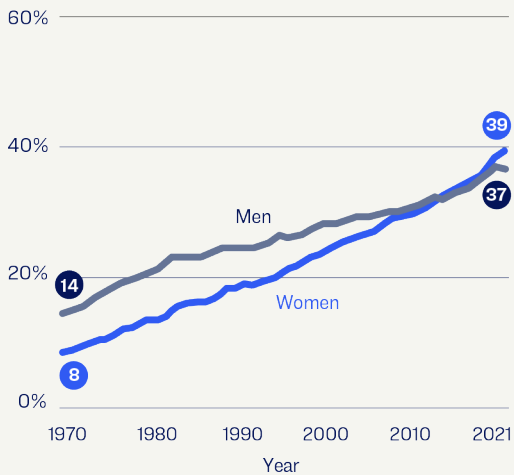

Note: Figures shown are percentages of Americans who had not completed 4-year post–high school degrees and were not enrolled in school when the survey was conducted on October 18–24, 2021.
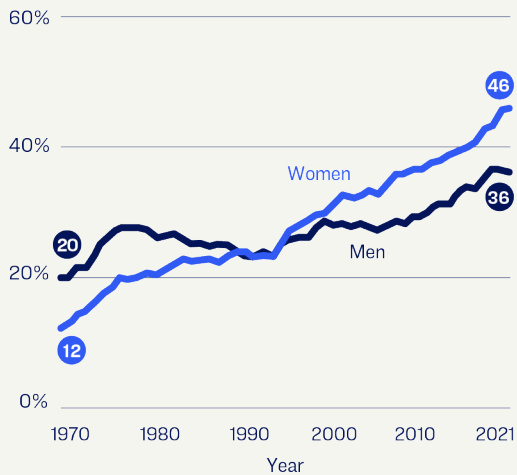
Source: Adapted from reference 24.

FIGURE 7. PERCENTAGES OF AMERICANS WITH BACCALAUREATE DEGREES, 1970 TO 2021

% of adults **ages 25 and older** with a bachelor's degree

% of adults **ages 25 to 34** with a bachelor's degree

Source: Adapted from reference 24.

Touchpoints for education across the lifespan

As colleges and universities adjust their focus to meet educational needs across the lifespan, they will have opportunities to recruit millions of students at different life stages. One important touchpoint was mentioned earlier— the PEACE model and its benefits for young people in the traditional college ages (Figure 4).[20] At later points in life, many people are likely to seek education and training through 2- and 4-year schools and programs offered by employers. These include people who are:

- Entering or re-entering the workforce after periods of child-rearing, caregiving, or unemployment for other reasons.

- Gaining training or certifications needed for new types of work created in an AI-based economy.

- Adapting to AI and other scientific or technological effects on a person's marketability and career.

- Pivoting from one career to another.

- "Retiring" from full-time employment to consulting, self-employment, or a new career.

- Maintaining active relationships with retired faculty through emeriti programs and both retired faculty and alumni through university-based retirement communities.

As colleges and universities adjust their focus to meet educational needs across the lifespan, they will have opportunities to recruit millions of students at different life stages.

This mixture of students, faculty, and staff of all ages presents opportunities to educate about aging and create positive intergenerational interactions. According to a systematic review and meta-analysis of more than 150 studies with 150,000 participants, interventions that provide education about aging and opportunities for positive contact with older adults reduce ageism and increase interest in careers in aging among younger people. Three specific recommendations emerged from this research: When possible, both education and positive contact should be included in educational programs; ageism reduction interventions should, when possible, include in-person intergenerational contact; and these interventions do not need to be lengthy. Watching videos of less than 10 minutes highlighting components of the PEACE model yielded a more positive view of older adults.[27]

As it has for many of its services and programs, GSA members and staff created a toolkit for faculty, students, administrators, and other campus leaders. With support from AARP, GSA's Academy for Gerontology in Higher Education designed *Tools for Advancing Age Inclusivity in Higher Education* to provide a collection of resources for faculty and staff in higher education institutions. The suite of tools may be adapted to meet an institution's approach to making the

case, building relationships, addressing ageism and ableism, crafting new efforts, and conducting assessments that further the movement toward age-inclusive campuses.[9]

The AIHE initiative also provides an Age-Friendly Inventory and Campus Climate Survey to assist campuses in evaluating the nature of age-friendly practices and the perceptions of these practices by students, faculty, and staff.[28] A quarterly newsletter also provides those in the AIHE program with news and information on how institutions are expanding their services in ways that enhance the domains of the AIDHE model (Figure 3):[8]

- Teaching and learning
- Services and resources
- Student affairs
- Physical environment
- Research
- Personnel
- Outreach and engagement

These domains provide a framework useful for illustrating what is happening in higher education, as outlined in the next section.

Implications for higher education: creating age-inclusive campuses for students of all ages

Exemplary programs in each of the seven domains of the AIDHE model are presented. For many of these innovative practices, individuals leading the efforts were contacted. Their perspectives and innovations are provided.

AGE INCLUSIVITY DOMAINS OF HIGHER EDUCATION (AIDHE) MODEL PROGRAMS

Teaching and learning

The lack of education about lifespan, aging, and older adulthood—with little or no interaction between younger and older groups—is a major contributor to ageism. Without information and experience, young adults' views are shaped by stereotypes, prejudice, and discrimination.

Those problems can be favorably addressed by institutions aspiring to be more age-inclusive. From 18-year-old first-year students to community members looking to enrich their lives, colleges and universities have a core mission of providing educational programs and facilitating opportunities for people of all ages to interact.

Careers in aging

At the University of Connecticut, Laura Donorfio, PhD, FAGHE, has set up a model learning laboratory where students of all ages explore careers in aging and learn about aging and the fallacies associated with older adulthood. "Careers in Aging" is a traveling presentation that she delivers at all of the university's campuses with three goals: to encourage students to engage in independent studies, practicums, and fieldwork experiences for course credit; to explore and network with others; and to gain knowledge and make connections between aging and other fields.

Sharing details about this presentation in the spring 2024 issue of GSA's *Age Inclusivity in Higher Education* newsletter, Donorfio said she highlights "an array of products and services developed specifically for older adults: walk-in tubs,

lifeline necklaces and bracelets, reverse mortgages, age-friendly appliances, smart speakers, artificial intelligence in the form of virtual headsets, companion and pet robots, automobiles with increased safety features, and greeting cards for those turning 80, 90, and 100 years old." The article also references The Gerontology Field Placement: Internships and Practicums in Aging, which Donorfio co-authored, and provides copies of the chapter titled "Finding Your Career in Aging," which focuses on careers in the field and how various majors and fields can easily intersect with the field of aging. Donorfio added, "I finish by sharing the life stories of past graduates and how earning their minor in gerontology has helped them carve out unexpected careers in aging. It is an exciting time in our field with endless possibilities, no matter one's major or field."

Professional societies are also doing their part to promote careers in aging. The GSA Careers in Aging Month celebration helps businesses, clinics, universities, and organizations worldwide unite to showcase the incredible career possibilities in aging.

The Nexel Collaborative

Meeting the educational needs of adults in transition during midlife is the goal addressed by institutions in the Nexel Collaborative, founded in 2020. An outgrowth of the Distinguished Careers Institute at Stanford University, the Nexel Collaborative includes 25 colleges and universities in the United States, Canada, and Europe. Examples of programs at AFU member institutions include the following:

- Arizona State University Distinguished Innovation Fellows
- University of Minnesota Advanced Careers Initiative
- University of Southern California Distinguished Leaders
- University of Texas at Austin TOWER Fellows Program

The Nexel Collaborative provides networking opportunities and resources to member institutions to expand and democratize programs so they are available to all adults seeking change by returning to school. Nexel member programs motivate their participants to:

- Renew their purpose—take classes, rediscover meaning and/or direction at a crucial transition stage in life.
- Develop new friendships—build social connections, bond within cohort groups.
- Prioritize wellness—for a healthier, longer lifespan.
- Engage across generations—both in and out of the classroom.
- Contribute to the community—give back, be useful, make an impact.

Mary J. Cronin, PhD
Research Professor,
Boston College

Why Americans over age 55 need a more visible and viable path to business ownership through solopreneurship

25%
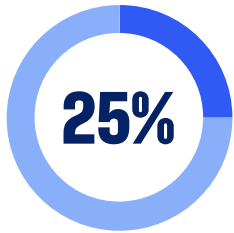
of the U.S. workforce will be age 55 and older by 2031

An unprecedented number of Americans want to continue working, earning, and contributing to society well past traditional retirement age. According to Gallup, 41% of today's employees expect to work beyond age 65. That desire is impacting policy planning, corporate strategies, and workforce projections. The U.S. Bureau of Labor Statistics projects that by 2031, U.S. workers age 55 and older will make up about 25% of the workforce. It's expected that by 2031 the global workforce will include 150 million more workers over age 55 than it does today.

What's driving the widespread interest in working longer? Longevity, in tandem with healthier, more active lifespans and economic necessity are the primary factors. Many Americans over age 55 need additional earnings to meet their current expenses. Many more are concerned about outliving their savings. According to a TIAA Institute survey, one in eight Americans (13%) age 22 to 75 say they're not sure how they'll fund retirement (Kolluri et al., 2023). Beyond improving financial security, older adults express a strong desire to continue to use their expertise, feel a sense of purpose, and stay socially connected through work. Full-time employees who are over age 55 rank "interesting work" and "autonomy" as their top priorities, with "good compensation" and "flexibility/ good hours" ranked a bit lower (Root et al., 2023). Retirees and unemployed adults hoping to reenter the workforce prioritize financial stability, closely followed by the desire for social connection and community engagement (GetSetUp, 2024).

Policy discussions often focus on how the aging workforce will impact employers and career opportunities for younger generations. Far less attention is given to options and opportunities available to workers over age 55 who are pinning their hopes for financial security and productive aging on the long-term availability of work that is compensated fairly, independent, and engaging. Unfortunately, employment data indicate that such hopes rest on a very shaky foundation.

For older adults, the desire to stay with their employer is often derailed by layoffs, poor health, adverse working conditions, or family issues. A 2023 TIAA Insights Report says that "only about 43 percent of women and 61 percent of men are steadily employed throughout their 50s, and those who lack steady employment in their 50s are much less likely to be working in their 60s" (Truesdale & Berkman). According to the AARP, many of those who work into their 60s experience age discrimination and lack of reasonable accommodation on the job, often driving them out of the workforce. In search of alternative work opportunities, older adults have turned to freelance or gig work in increasing numbers. But most freelancers work fewer than 15 hours weekly (MBO Partners, 2024) and gig work is often poorly compensated, lacks employee benefits, and can involve arbitrary, erratic hours.

Is there another, potentially more attractive option for the millions of Americans who want to continue working past traditional retirement age? Yes. That option is to become a solopreneur. Simply put, a solopreneur is a person who sets up a business for which they're the sole employee. A solopreneur is both the owner and the workforce of their business.

SOLOPRENEUR-BUSINESS OWNER AND SOLE EMPLOYEE

Fastest growing form of entrepreneurship in the U.S.

Solopreneurship is the fastest-growing form of entrepreneurship in the U.S. among all age cohorts. It offers significant advantages to new business owners in their 50s, 60s and 70s. Nonetheless, this path to a longer working life is seldom top of mind for older Americans. Changing that will require a coordinated effort to make solopreneurship a more visible and viable option for workers over 55.

The advantages of small-business ownership over age 55

The attractions of business ownership at any age include independence, flexibility, and the satisfaction of putting your skills and expertise to work for yourself. While revenues and profits will vary based on the nature of the business and goals of the individual owner, digitally savvy solopreneurs can work from home, set their own hours, and expand business services and revenues at their own pace. The benefits of solopreneurship correspond closely to the priorities employees highlight as goals for working beyond retirement age. Additional advantages of business ownership

over freelance work include potential tax benefits and self-employment retirement options for small-business owners.

Every new business comes with intrinsic risks as well as rewards. It's well documented that a significant percentage of startups shut down within five years. However, research on small-business formation and growth rates show that companies started by founders over age 50 are much more likely to become profitable and to stay in business for a longer period of time (Cronin, 2021).

COMPANIES FOUNDED BY THOSE AGE 50+

More likely to become profitable and stay in business longer

Barriers to operating a profitable small business as a solopreneur have never been lower. The availability of low-cost digital platforms, increasingly capable AI tools, and freelance contract support have combined to radically reduce the cost of new-business formation. With motivation, supportive coaching, and training, mastering the entrepreneurial strategies and core business skills needed to become a small-business owner is much more within reach.

It's no surprise then, that starting a small business is by far the most popular entrepreneurship path in the U.S. Contrary to the popular perception that large, well-branded corporations are the dominant form of doing business, according to the Small Business Administration (SBA) the 33.2 million small businesses (as of 2023) account for 99.9% of all U.S. businesses. An estimated 6.7% of the U.S. adult population were engaged in owning and running an established small business during 2023, with the definition of "established" being that the business paid salaries, wages, or other payments to the owners and any employees for more than 42 months (Dyvik, 2024).

Less well known is that more than 80 % of these small businesses, about 27 million, are solopreneur firms. A recent report on the age and gender of all small-business owners (with and without employees) estimates that 40% of these owners are baby boomers, 47% are part of Gen X, and only 13% are millenials. Historically, most business owners have been males. This ownership gap has been narrowing over the past five years, and today females own 43.4% of U.S. small businesses.

It should be noted that these demographics are based on the estimated age of small-business owners who are currently operating a business, and not a reflection of their age when the business started. Most today's older owners started their companies decades ago, not when they were 55 and over.

Roadblocks to solopreneurship over age 55

Despite the significant advantages and relatively low risks of small-business ownership, older workers still confront a number of roadblocks that can prevent them from achieving this goal. One report, "The Missing Entrepreneurs," notes that if workers over 50 started new businesses at the same rate as those who are between 30 and 49, there would be an additional 21 million older entrepreneurs in the 38 countries served by the intergovernmental group Organisation for Economic Cooperation and Development (OECD). As summarized in this report, the major barriers faced by older workers are:

- Skills gaps in the areas of business management and digital tools

- Lack of confidence in the ability to learn entrepreneurial skills

- Outdated professional networks, especially for retired workers, or those starting a business unrelated to their previous experience

- Difficulty accessing financing for a new business from investors and lenders

- Age discrimination among potential customers and vendors

- Lack of awareness of the opportunities for small business owners

- Lack of awareness and difficulty in accessing the resources and training that are available

- Declining health

Understandably, these roadblocks can seem insurmountable to older workers with no experience in business ownership. While age discrimination is a persistent social reality, and declining health may be an inevitable long-term challenge, the widespread lack of awareness about opportunities, training, and other resources, and a corresponding lack of confidence, are issues that can and should be addressed.

What's needed is a collaborative effort by the public and private sectors to develop a state-of-the art solopreneurship platform designed to provide older adults with a road map that illustrates the steps in becoming a successful small-business owner. Such a solopreneurship platform would be designed to engage its users in sequential phases of exploration, reflection, skills building, and business planning, followed by launching and living a solopreneur career—all with 24/7 access to interactive resources and coaching. The platform would be populated with the resources appropriate to each stage. Users would access the platform through a portal customized to match their individual interests and goals.

A number of programs are already dedicated to training and supporting aspiring small-business owners. For example, the SBA provides a national network of local offices, extensive online resources, and SCORE mentors. (SCORE is the nation's largest network of volunteer, expert business mentors and is dedicated to helping small businesses plan, launch, manage and grow.) It's tempting to think that simply increasing awareness and access to such resources would be enough to remove the roadblocks. But valuable as they are, most of the existing programs have limitations. They're not equipped to meet the needs of millions of new users. Few are designed around essential best practices that have demonstrated success in building confidence and resilience in older adults as they learn and apply new skills. The training offered by existing programs also tends to center on traditional business ownership models rather than the digital platforms, emerging AI tools, and other skills that are essential for solopreneurs today and into the future.

That said, a project to develop the conceptual solopreneurship over 55 platform would prioritize collaboration with existing programs and resource providers, and would integrate a significant number of the excellent training modules and other resources that have been a mainstay of development and support for small-business owners in the U.S.

Recommended modules for the solopreneurship over 55 platform

Stage 1: Find role models, engage with peers, and build a realistic road map
Increasing the visibility of the path to small-business ownership/solopreneurship for older adults is an essential first step. The popular narrative of entrepreneurship in America features tech companies started by young men aiming to become billionaires and backed by millions in venture investment. These stories hardly ever feature diverse over-55 founders of profitable, stable small companies. What differentiates often-reported failures from spectacular successes remains a mystery.

Two important best practices for increasing the visibility of the path to solopreneurship are providing diverse role models who will share their experiences from idea to launch to profitability (seldom a straight line) and building a personalized road map based on the predictable growth stages and challenges that characterize any new business.

Stage 2: Reflect on personal motivations and strengths
A stage of guided exploration and self-discovery is the next best practice. With literally millions of paths and solopreneurship business models available, a process of reflecting on motivations and matching goals with strengths and opportunities increases confidence in taking the next

step, or possibly deciding that solopreneurship is not a good match or the time isn't right to proceed.

Stage 3: Develop core business skills and a plan to launch

For older adults who are ready to move to the next stage of updating their skills and planning their business, working with instructors and learners who are also over 55 increases the likelihood that participants will complete the program, and launch their solopreneur business.

Stage 4: Adapt and advance

Even the best-prepared solopreneur will encounter setbacks. As individuals will have discovered from building their road map and engaging with peer solopreneurs in Stage 1, most new companies need to adjust their plans and sometimes even pivot to a different business model. The need to adapt isn't a sign of failure; it's a predictable phase of growth. So best practices include the availability of peer support, expanded partner networks, and access to updated resources for several years after the business launch.

Opportunities to provide support

Colleges and universities should consider the implications of an aging society on their value propositions and bottom lines—and the myriad ways higher education can positively contribute to the growth of solopreneurship. Support can take the form of a curriculum focused on solopreneurship best practices, workshops, certificate programs, and networking convenings. Older faculty might be engaged both as teachers and learners in this context.

The concept of solopreneurship should also be explored as part of the retirement planning process for all workers over age 55. Understanding the personal and financial benefits of business ownership could shift the focus of prospective retirees from reluctance to end their careers to the opportunities of beginning another chapter. Solopreneurship will undoubtedly gain traction over time, even among young adults who are envisioning quite different working lives than those of their parents. But now is the time to pave the way for individuals approaching traditional retirement age who just aren't ready to retire.

Make solopreneurship part of the retirement process.

Shift focus from reluctance to retire among workers 55+ to opportunity to begin a new chapter.

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Services and resources

Colleges and universities serve a diverse community— and that means meeting the health, caregiving, recruitment, and technology needs of students, faculty, and staff of all backgrounds. Inclusive campuses have found ways to contribute to the success and well-being of community members across their lifespans. This includes students after graduation, faculty and staff who need education and training for emerging topics and technologies during their years of service, and community members contemplating encore careers or volunteer activities during "retirement."

Micro-certificate in facilitating older adult learning

"Teachers, instructors, and educators can benefit from the micro-certificate program in facilitating older adult learning offered by the University of Manitoba. The 12-week program, consisting of three courses, presents contemporary material on learning environments for students of various ages. Health professionals who work with older adults can benefit from the program, as can workers and volunteers in organizations serving older adults," said Michelle Porter, PhD, FGSA, Director of the Centre on Aging at the University of Manitoba.

Students in the program learn how to articulate the developmental lifespan of older adults and its influence on learning, determine how to evaluate and select appropriate learning technologies for supporting effective older adult learning, understand the key components of older adult learning, and apply these principles in a professional context. The required courses are:

- Older Adult Development and Long Life
- Universal Design for Learning to Facilitate Older Adult Learning
- Using Technology for Teaching and Learning With Older Adults

Addressing ageism is another goal of the microcertificate program. "Older adults may still be working," Porter said. "We are seeing more of that, so human resources and training professionals will work with them. Older adults may want to upgrade their education and skills. They want to learn. They want to find meaning in their lives. They are a great addition to any classroom, and we want them to feel welcome."

Caregiving across campus

The need for faculty, staff, and students to have childcare services—preferably on campus—has been recognized for decades. Today, with older students on campus and classes offered in the evening, caregiving needs are even more diverse. Faculty, staff, and students may have children, but they may also have parents and other loved ones who need care. Virtual courses offer another set of challenges for colleges and universities in supporting the need for childcare services.

At the Northern Kentucky University in suburban Cincinnati, members of the AFU Coalition have been addressing this challenge since 2022. Faculty members Katherina Nikzad-Terhune, PhD, and Allyson Graf, PhD, spearheaded the Caregiving Across Campus initiative to highlight the intergenerational impact of caregiving and how collaborative efforts from campus and community constituents can result in more robust responses to caregiver needs. A Campus Caregiving Needs Assessment provided an estimate of the number of caregivers on campus and identified unmet caregiving needs. Data from this study resulted in identifying new support services for caregivers on campus, forming new community partnerships, and launching a campus caregiver recognition event and community resource fair.

"The majority of people surveyed were providing care for parents—it wasn't strictly children," Graf said. "In-laws, spouses, and children with special needs were also mentioned. We have a campus office that helps to support faculty, staff, and students who are caregivers. They were our partner on the survey and for follow-up."

At the caregiver recognition event, attendees were mostly adult students plus faculty, staff, and one or two younger students. About 15 vendors were available to talk with attendees about their caregiving needs. Some students who take online classes participated virtually, which emphasizes the difficulty of serving the needs of everyone. "We do a really good job of tracking what's happening in person," Graf said. "But what happens online is oftentimes not as carefully tracked or monitored. This is pie in the sky, but what would it look like to make services truly intergenerational? There are universities that have those types of situations and setups, but it requires capital to build and resources to sustain. If we're talking about how to transform a university to be age-inclusive, we have to think about those possibilities."

Student affairs

The Student Affairs domain presents many challenges to promoting age inclusivity. Supporting career services, admissions, recruitment, and advising is difficult when the world is rapidly changing. Moreover, the campus community also presents challenges because of its diverse communities and social networks. Activities that meet the interests of people from one generation can leave others feeling isolated and left out. Counselors must imagine what jobs will emerge in the fields for which the students are preparing.

Counseling students in an age-inclusive institution

One reality institutions have had to deal with is the common model in which junior faculty are often involved in counseling students. Because of the diversity of life situations that older learners bring with them, student affairs takes on new meanings in the age-inclusive environment.

At Chicago's Northeastern Illinois University, Noreen Powers, PhD, and Russell Wartalski, EdD, have studied the needs of junior faculty and ways of developing their insights into purposeful advising practices of older students that enhance student retention and satisfaction. By combining their own experiences as nontraditional undergraduate students in their research into the advising of students aged 25 years or older, Powers and Wartalski developed a model for their undergraduate and graduate advising needs. Its components include the development of comprehensive program resources for the advisor, methods for cultivating and maintaining relationships, and ways to use structured and personalized communication with advisees.[29]

"Adult learners need clear and concise documents, benefit from strong connections with their advisors, and desire ongoing communication through various modalities," conclude Powers and Wartalski.[29] "Junior faculty in advising roles will be tasked with creating professional advising practices that promote adult learners' unique needs specific to their institutional type."

Age inclusivity increases campus diversity

Attracting and retaining older learners can be an important element in campus diversity, equity, and inclusivity (DEI) efforts. "As society ages and becomes more diverse, the intersectionality of race and ethnicity with age becomes yet an additional challenge/opportunity with which to advance DEI efforts on campuses," wrote Louis Soares in the fall 2023 issue of GSA's *Advancing Age Inclusivity in Higher Education* newsletter.

Soares, an expert on postsecondary education and workforce development reform who was then with the American Council on Education, continued with this DEI view: "Developing critical consciousness of this intersectionality allows for the challenge/opportunity to re-engage DEI through the lens of older learners, faculty, and staff. Issues and disparities unique to older, diverse students open fresh pathways for looking for policy and practice change in areas, including technology and physical campus accessibility and health well-being; while not totally new, they tend to broaden DEI work."

Physical environment

Welcoming adults of many ages to a college campus requires rethinking aspects that are often taken for granted by younger students: walking distances, difficulty of opening doors, climbing stairs, and adequacy of maps and building navigation guides. Newer buildings at public and private colleges and universities must comply with the requirements of the Americans With Disabilities Act (ADA), but older structures may lack essential features such as elevators. Age-inclusive institutions have a lot to consider for diverse student bodies and events that target the broader community.

Big barriers, small details

At Arizona State University (ASU) in Tempe, M. Aaron Guest, PhD, MPH, MSW, uses his background in social–environmental gerontology to make the university a place where people of all ages can be comfortable and interact with one another. ASU,which serves as the Secretariat of the Age-Friendly University Global Network, is a model university for creating intentional and intergenerational connections in the community it serves. It is also home to Mirabella, the first continuing care intergenerational community awarded certification as a University-Based Retirement Community.

"When we talk about engaging our community and changing our environment to really welcome individuals in, we include parking locations that are near our major facilities that can accommodate individuals who can't make long distances," said Guest, the inaugural Assistant Professor of Aging in the ASU Center for Innovation in Healthy and Resilient Aging and chair of the AFU Secretariat. "We've also designed the campus purposely, with multiple shaded rest spots throughout our desert location. We've made sure that buildings are clearly identified and that it's clear what side

of a building you're on—nothing can be more frustrating than being at a building and being on the wrong side to get in. We have done our best to remove barriers that can make people walk around the entire building to get to the entrance."

This is a far cry from traditional college campuses Guest added. Grand stepped entrances and brick sidewalks are out. In their place are smooth sidewalks, doors that can be opened easily, crosswalks timed to permit people of all speeds to get to the other side, transportation choices that reduce travel time, and parking options for people with different physical abilities.

"I remember as a student at the University of South Carolina, we had a wall around campus that was 200 years old," Guest said. "At ASU, my office is located in downtown Phoenix. There is no divide between us and the broader community. As we engage older adults in our work, we're able to walk to coffee shops across the street. The new reality of intergenerational campus communities has required us to rethink what it means to be a university and how we design universities."

Rajean Moone, PhD, FGSA, Associate Director of Policy at the Center for Healthy Aging and Innovation at the University of Minnesota, concurs. "Institutions of higher education are exemplars of accessibility while at the same time being some of the worst offenders," he said. "We're constantly building new buildings with endowments or legislative appropriations. Those buildings are state-of-the-art, green, and fully accessible. At the same time, the University of Minnesota was a university before we were a state. We have buildings from that era. My office is in a building that's a hundred years old. We have an elevator and meet ADA code, but it's still a hundred-year-old building."

Age-inclusive Institutions have a lot to consider for diverse student bodies and events that target the broader community.

Research

At campuses aspiring to be more age-inclusive, the core mission of research takes on new meaning. Faculty and students examine age diversity, intergenerational dynamics, and interdisciplinary collaboration in their research. To examine the effects of age in clinical research, investigators need older adults willing to participate. That is difficult but necessary since many medications and other interventions are used primarily in this age group.

Creating intergenerational research teams

Older adults who help on the University of Colorado Anschutz Medical Campus (CU Anschutz) have the option of developing an encore career as geri-educators. On this health sciences–only campus, 60% of the workforce is under 44 years of age, according to a 2019 analysis. "While fantastic, since many young people want to go into research, there is a complete societal disconnect between a 27-year-old trying to recruit an 84-year-old to participate in clinical trials," said Jodi Waterhouse, MHA, Director of Outreach Programs at the CU Anschutz Multidisciplinary Center on Aging. "One of our faculty members in geriatrics, Dr. Katie Nearing, was the mastermind behind the idea of creating and training a workforce of older adults employed on campus responsible for providing peer-to-peer engagement for recruitment of older adults into research and clinical trials."

To prepare for serving on an intergenerational research team, the older adults complete a 14-week training program. "Upon graduation and successful completion of the program, they become an older adult research specialist, and they're eligible for hire onto research teams," Waterhouse said. "On the teams, they're connecting with a community of people roughly the same age. We are now having our older adult research specialists review the messaging and imagery in our promotional materials for this audience. They really have become consultants across research teams, extending the intergenerational research team concept. That's a really exciting initiative we've had on campus for two and a half years."

Personnel

To create a workplace free of bias with employees who value age diversity, AFUs must extend their principles into hiring and promotion practices, professional development opportunities, and retirement planning services. Given the size of campuses and the number of employees working there, this can be a difficult chore, one that requires a forum for discussion and a messenger ready to discuss the problems of ageism and age-related bias.

Linking age-friendly efforts with diversity and equity

During the four years since it joined the Age-Friendly University Global Network in 2020, the University of Minnesota has taken several steps to integrate its activities across its campuses and throughout the faculty, student, and staff communities. Notably, its efforts extend into communities throughout Minnesota.

"Being a land grant university, we have a different mission than many academic institutions," said Moone, who serves on a cross-campus Age-Friendly Council. "We do more than educate students. We are here to have a broader role in the lives of Minnesotans and beyond, nationally and globally. We have partnerships with senior living communities, where our students from our Public Health Institute present every month and tackle hard questions on the environment and social justice." The Age-Friendly Council website links visitors to the *Age-Friendly UMN* News publication, a virtual meet-and-greet for older learners, and other resources for lifelong learners and nontraditional students.

The Age-Friendly Council also conducts activities on campus based on its vision of being a leader in age-friendly work, fully integrating older adults into university life, and preparing

students to meet the needs of changing communities. The guiding beliefs of the Council are as follows:

- We all benefit from intergenerational approaches and exchanges.
- Lifelong learners bring experience and perspective that enrich education.
- Diversity, equity, and inclusion are central pillars to all the work we do.
- Ageism is a pervasive form of bigotry that must be challenged and eliminated.

Within the university, students organize and coordinate their age-friendly activities through the Aging Studies Interdisciplinary Group. Students receive clinical experiences through geriatric fellowships in medicine, nursing, and public health. When faculty want speakers or older study participants, they connect with alumni through the University of Minnesota Retirees Association, which sends notices through its volunteer resource center. The Retirees Association also offers virtual networking and social services such as "armchair" travel and book clubs.

Outreach and engagement

Two important groups to target with inclusion efforts are (1) members of the communities where AFU institutions are located and (2) retired faculty members. When retired faculty members and staff members continue to reside in the local community or can connect virtually, the ways they can continue contributing are even more remarkable. In addition to serving the needs of the institution and its students, intergenerational relationships can benefit the retired faculty members by keeping them engaged and contributing through their unique knowledge and talents.

Your Next Move: Transitioning to the New Retirement
To support age-inclusive opportunities for faculty, staff, and the community, the Harvey A. Friedman Center for Aging at AFU partner Washington University in St. Louis offers Your Next Move: Transitioning to the New Retirement. Participants learn about nonfinancial aspects of retirement with planning tools and resources during a 90-minute transition seminar offered each semester and an 8-week course each year.

A program started before the pandemic, Your Next Move attracts people on the cusp of retirement as well as younger people. Programs have been offered on campus and virtually. Upcoming sessions will be offered at a public library to draw more people beyond the campus community.

"The content is nonfinancial aspects of retirement planning for the new retirement," said Nancy Morrow-Howell, MSW, PhD, FGSA, Director of the Center. "We have a model that includes social connection, meaning and purpose, self and family care, and leisure. We've made all kinds of assessment tools for people to think about these realms. How satisfied are you now? What's working and what's not? What are you worried about? What needs the most attention? What role does place play? We help them create a picture for

retirement and identify barriers and resources. We give them examples and help them prioritize actions."

Because volunteering is a common activity for retirees, Morrow-Howell is looking for ways to engage people with opportunities. While programs exist to match people with programs, the options can be overwhelming. People unsure of what they want are hesitant to participate. "We're experimenting with a one-day program for people planning for retirement or in retirement who want to volunteer or work part time. We will offer three or so site visits so people can experience the available opportunities. We want to show them what they need in terms of volunteering or working—to introduce them to the people at these sites and show them how to get there and what they need to do. This will provide a warmer handoff to volunteer opportunities in the community for folks who think that will be a part of their retirement scene."

Similarly, the TIAA Institute offers *The New Retirement Mosaic in an Era of Longevity* to TIAA client institutions. As people consider their retirement, they tend to concentrate on their financial situation. Often, this becomes the entirety of their retirement planning. While considering the financial implications of retirement is vitally important, it is insufficient because retirement is not just about how much money is saved. Retirement is more about what individuals have saved that money for. The Retirement Mosaic program explores the nonfinancial aspects of retirement and presents a model that helps individuals consider a fuller view of retirement. It outlines eight interconnected domains that contribute to a personalized mosaic of thriving: spirit, body, heart, connection, mind, work, place, and money.[30]

Integrating faculty emeriti into campus life
Retirement from the University of California Berkeley doesn't mean an end to activities on campus. In fact, UC Berkeley has several ways to connect nearly 1,000 faculty emeriti and thousands of other interested university retirees with undergraduate and graduate students in roles such as teaching, mentoring, professional development coaching, and conducting research.

The hub of retiree activity is the UC Berkeley Retirement Center, directed by gerontologist Cara Sweeney, MS. The Retirement Center provides retirees with services such as identification cards, UC Berkeley email addresses, housing resources, and campus parking options. Retirement and long-term care planning, workshops and seminars, a learning series, a book club, and archived course materials and program videos are popular with those who frequent the Retirement Center. Medical and general interest topics are offered through a partnership with the University of California, San Francisco, a health sciences campus. The Retirement Center also serves retirees of the Lawrence Berkeley National Laboratory and the University of California Office of the President, located in nearby Oakland.

The UC Berkeley Retirement Center serves as home to the UC Berkeley Emeriti Academy. Founded and run by faculty emeriti, members of the Academy organize events, teach courses on campus and for interested community members, counsel students on the importance of taking advantage of faculty office hours, and conduct research with undergraduates.

Supported by a five-year grant from GSA (funded by AARP), the Emeriti Academy established an interdisciplinary, intergenerational poster project to showcase the collaboration between emeriti and undergraduate mentees. These poster sessions are attended by campus administrators, other emeriti, friends and partners of the student, and recently retired faculty members. As described in the spring 2023 *Advancing Age Inclusivity in Higher Education* newsletter, the poster sessions have led to inquiries from other student offices for mentoring and professional development counseling by the emeriti.

All University of California campuses have emeriti programs, and these are served by the Council of University of California Emeriti Associations, founded in 1987. The individual emeriti programs are similar but differ based on the types of schools each campus has and the needs of its faculty and student populations.

Campus-based retirement community

If one program illustrates many domains of the age-inclusive university, it would have to be Lasell Village, located on the campus of Lasell University, a few miles from downtown Boston in Newton, Massachusetts. Community members join retiring faculty in living at the Village, where they interact with student workers and teach older adults to be active, engaged campus community members. "Villagers" crisscross the campus, where they teach and take classes. They talk with students they know from classes, student workers from

the Village, and those majoring in their fields with questions about career decisions and paths. Villagers conduct research and participate in research projects, completing the circle of inclusivity illustrated in the AIDHE model (Figure 3).[8]

A nonprofit continuing-care retirement community with one- and two-bedroom residences and a 38-bed skilled nursing facility, Lasell Village shares infrastructure and resources with Lasell University. The Village employs students for dining and other services; in fact, the community is the largest employer of Lasell University students, who see residents from their earliest days at the Village and on campus throughout their education.

"The Village has a strong integration with the University, providing opportunities for organic intergenerational interactions and programming," said Zehra Abid-Wood, president of the Lasell Village since spring 2023. "Residents, many of whom are retired academic and other professionals, actively engage with students through activities like mock interviews, research collaboration, and social events. The Village leverages its co-location to enable a seamless continuation of lifelong learning. Additionally, the Village serves as a hub for discussions on aging, end-of-life issues, and other relevant topics, fostering an environment of activism and social engagement."

Not only can Lasell Village residents take advantage of the education, library, and activities on campus, but they are also required to complete 450 hours of learning and other activities annually. These can be Lasell University classes designated as intergenerational and a variety of educational programming and collaborations offered at the Village. Residents bring their years of experience to the classrooms, allowing students to learn from people who often taught, researched, or even lived through the topics being studied. Two residents serve on the Student Government Association at Lasell University. Village committees involve residents in operations and decisions, including retired physicians who serve on a medical advisory committee and help navigate issues such as COVID-19 and end-of-life decisions.

The physical proximity of the Village and the University yields unique experiences when residents and students do not have to deal with the logistics of transportation and other impediments, added John Dixon, PhD, Dean of Education at Lasell Village. "The organic connections from just having people near each other and talking are remarkable. For example, we've had a couple of different career events including a faculty-led module series that involved Villagers in mock interviews of students. This was a particularly meaningful connection because the students received feedback from a positive and supportive group. It was an opportunity for feedback that is not coming from the professor—it's coming from another party."

An example of respect for accessibility and great intergenerational connections involved a resident who took a ceramics class. She was concerned about taking this class because it requires moving heavy bags of clay and she uses a rollator-type walker. The professor was supportive of her taking the class, learning ceramics, and doing what she wanted to do creatively. "The resident told me she was getting such wonderful support from the students who would help her with those elements that were a little bit more challenging," Dixon said.

The Lasell Village "exemplifies how a retirement community can be deeply embedded within a university setting to create valuable connections and learning opportunities across generations," Abid-Wood said. "When you think about the future workforce with four generations active at any given time, we feel we're able to position students for success through unique and synergistic experiences."

Conclusion

Age-inclusive universities have many tools and opportunities for addressing the challenges they face in today's climate. Even as the size of the traditional college-age population declines, adults need new skills and knowledge as technology changes their careers while creating new opportunities. Many older students are already seeking graduate education for information about AI and other cutting-edge fields, taking courses for personal fulfillment, and demonstrating their competencies by completing short courses to prepare them for emerging opportunities and certification examinations.

By working through the seven domains of age inclusivity in higher education, institutions of learning have developed numerous programs that reach out to adults beyond the traditional college years. As exemplified by the programs described in this report, colleges and universities that address ageism and create truly inclusive environments serve as models for the multi-generational workforce.

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