



Higher Ed Adjusts to the Unretired

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Universities, colleges and trade schools offer programs for people eager to start a new business or career after they retire.

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Upon completion of our formal education, few of us boomers were already looking ahead to retirement. Even fewer (if any) were saying to themselves, "I can't wait to go back to school when I retire!"

Back then, retirement meant lots of leisure time and travel. While today that remains a popular choice, it is by no means the only option. Extensive travel can be physically and financially draining. Since we are living much longer, spending years of simply hanging out is leaving some retirees without a sense of purpose.

"You're just an old man. It's over for you," General Parker of Huntington Beach, California, remembers thinking. "I was losing myself." A retired boilermaker, Parker enrolled in [Modern States](https://modernstates.org/) (<https://modernstates.org/>), a nonprofit online platform that prepared him to pass 16 [CLEP](https://clep.collegeboard.org/) (<https://clep.collegeboard.org/>) (College-Level Examination Program) exams.

He earned a college degree at age 60 and is now attending law school. "I'm now concentrating totally on being the voice for others who are voiceless," says Parker, "and helping those who are often forgotten or powerless."

New Beginnings

Instead of looking at retirement as the end of a long career, more and more older adults like Parker see it as a new beginning and are choosing to "unretire," whether to give back through volunteer work, return to their previous field of employment or head off in a totally unexplored direction.

To freshen their skills or learn new ones, they are also returning to the classroom. Colleges, universities and even trade schools, while still largely focused on younger adults in their 20s and 30s, are responding with programs and initiatives to accommodate these older students.

This unexpected influx of enrollees could not come at a better time. All institutions of higher learning, except the most prestigious ones, are experiencing declining student populations (college enrollment in the U.S. peaked in 2010 at 21 million and since then has [declined 9.6%](https://educationdata.org/college-enrollment-statistics#:~:text=College%20Enrollment%20by%20Age&text=66.6%25%20of%20college%20students%20are,olds%20are%20enrolled%20in%20school.) (<https://educationdata.org/college-enrollment-statistics#:~:text=College%20Enrollment%20by%20Age&text=66.6%25%20of%20college%20students%20are,olds%20are%20enrolled%20in%20school.>)). Even further drops are anticipated as the U.S. birth rate has plummeted since the Great Recession of 2008.

First Steps

Perhaps the idea of returning to school appeals to you. Before researching possibilities, first ask yourself, "Why am I interested in doing this? What do I want to learn?"

Is it time to update your skills? Learn new technologies? Are you looking for the camaraderie of a classroom environment, or are online classes acceptable?

"While still working full time as an HR professional, I discovered the concept of servant-leadership during my master's courses with Gonzaga University," says James Elliker of Reading, Pennsylvania, a former human



resources generalist in the electronics industry. "After retiring I considered several options before deciding to pursue a doctorate in the same subject at Alvernia University."

Now a lecturer at the small private university in Reading, Elliker says, "I discovered that the secret to doing academic work at this stage in life was to make everything fun. Often, I was the oldest student in my classes, but age and seniority made no difference. I felt like a complete colleague and continue to stay in touch with several of my former cohorts."

Financial Considerations

The dissimilar paths to higher education taken by Parker and Elliker illustrate the diverse choices available. On one end of the spectrum are structured, on-campus midlife transition programs like the [Distinguished Careers Institute](https://dci.stanford.edu/) (DCI) at Stanford University.

Enrollees there choose from nine Purpose Pathways, although "over 80% change their primary interest over the course of the year-long program," says the program's executive director, Katie Connor. "A successful lawyer enjoyed his interaction with our younger students so much that he now coaches and teaches math in a high school."

The pursuit of an encore education from some esteemed institutions may be outside of your retirement budget. For instance, Stanford's year-long DCI requires an investment of \$70,000, and Notre Dame's [Inspired Leadership Initiative](https://ili.nd.edu/vision/) will cost you \$65,000.

Affordable Alternatives

More economical options abound for those who want to improve their skill set, such as an online course called [Crafting Your Next Chapter](https://graham.uchicago.edu/program/crafting-your-next-chapter/) (https://graham.uchicago.edu/program/crafting-your-next-chapter/) offered by the University of Chicago Graham School. The same university's [Chicago Booth Executive Education](https://www.chicagobooth.edu/executiveeducation/programs) (https://www.chicagobooth.edu/executiveeducation/programs) programs provide cutting-edge learning opportunities in executive management, finance and

leadership both in-person and remotely.

The great news is that almost all states offer older adults free or discounted tuition in their public universities, community colleges and technical schools. That includes top-tier colleges like Rutgers and Georgia Tech. Enrollment is on a space-available basis, and the cost of fees, books and supplies is usually the responsibility of the student.

If your motivation is high but your income is low, it's worth looking into the possibility of grants that do not have to be repaid. The Department of Education provides [Pell Grants](https://studentaid.gov/understand-aid/types/grants/pell) (https://studentaid.gov/understand-aid/types/grants/pell), administered through the federal government, and [Federal Supplemental Educational Opportunity Grants](https://studentaid.gov/understand-aid/types/grants/fseog) (https://studentaid.gov/understand-aid/types/grants/fseog), applied for and awarded by individual schools. Both of these are available to students who have not earned a bachelor's, graduate or professional degree.

Scholarships are often merit-based, but there are many non-scholastic awards that go unclaimed. A great free database to search for college or trade school scholarships is [Fastweb](https://www.fastweb.com/) (https://www.fastweb.com/).

Did you set up [529s](https://www.nextavenue.org/how-529-plans-help-save-for-college/) (https://www.nextavenue.org/how-529-plans-help-save-for-college/) for kids or grandkids that went unused? You can change the beneficiary to yourself, but the earnings will count as a qualified withdrawal, so be sure to check with a financial advisor before you act.

Never Too Late to Learn

If money is tight, it may be tempting to apply for student loans. While these have no age restrictions, there are also no age-based loan forgiveness programs. More than 9 million older adults are already struggling to pay off [student loans](https://www.nextavenue.org/student-loan-forgiveness-gen-x-boomers/) (https://www.nextavenue.org/student-loan-forgiveness-gen-x-boomers/), often taken out to help family members. Financing your further education in this manner is generally not advisable.

Unretirement isn't a prerequisite for returning to school. Learning new things keeps one's mind active and engaged. Whether in person or online, interacting with other students of different ages and backgrounds is an opportunity to share knowledge and be exposed to

different perspectives.

[Osher Lifelong Learning Institutes](https://www.osherfoundation.org/programs.html)
(<https://www.osherfoundation.org/programs.html>)
(OLLI) enable older adults to explore a vast variety of non-credit subjects with minimal cost. Branches of The Bernard Osher Foundation are located on the campuses of [125 colleges and universities](https://www.osherfoundation.org/olli_list.html) (https://www.osherfoundation.org/olli_list.html) throughout the country.

But you never know where life's path will lead. Sometimes older students with no intention of working again discover a [passion](https://www.nextavenue.org/finding-your-passion-and-purpose-through-work/) (<https://www.nextavenue.org/finding-your-passion-and-purpose-through-work/>) so strong that they end up surprising themselves and unretiring to begin a fulfilling next chapter.

Persistence Pays Off

[Janet Taliaferro](https://www.janetmtaliaferro.com/) (<https://www.janetmtaliaferro.com/>) of Ashburn, Virginia, had enjoyed writing since high school and began work on her master's degree in English before adulthood. "After decades of running the family business and volunteering, my marriage of 30 years came to an end," says Taliaferro. "Looking for a new focus, I enrolled in an evening creative writing class."

With the spark reignited, she completed her degree, started writing fiction, then tried unsuccessfully for years to get her work published. Today, at age 90, she is the published author of two romance novels, a short story collection and a chapbook of poetry. "My rejection pile grows monthly," she says wryly, "but I am currently finalizing the manuscript of a memoir, which is scheduled for publication next fall."