

# Aging today: Educational attainment

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## AGING TODAY: EDUCATIONAL ATTAINMENT

Today's older adults have a higher level of educational attainment than previous generations, and many are still actively involved in advancing their education. Higher educational status provides older workers with greater employability and flexibility.

### 1

**Q: Have older adults of today attained higher educational status than those in the past?**

**A: Yes,** several reports show that a greater proportion of older adults have graduated from high school (among those aged 65+, 24% in 1965 compared to 77% in 2008) and attained a college degree (among those aged 55-74, an increase from 9% to 27%). Women have made particular gains, with 24% attaining a college degree in 2004, compared to 10% in 1984.

- "In 1965, 24 percent of the older population had graduated from high school, and only 5 percent had at least a bachelor's degree. By 2008, 77 percent were high school graduates or more, and 21 percent had a bachelor's degree or more," according to the Older Americans 2010 report.<sup>1</sup>
- "In 1997, 21 percent of employed older workers had less than a high school education compared to only 10 percent of those ages 25-64. By 2007, older workers with less than a high school education accounted for just 13 percent of that group's employment, compared with 9 percent for younger workers," according to a 2008 BLS report.<sup>2</sup>
- "Between 1971 and 2007, the share of adults ages 55 to 74 with a four-year college degree has increased from 9 to 27 percent. The share of adults ages 55 to 74 who have a college degree is projected to rise to 31 percent by 2027," according to a 2008 analysis of CPS data.<sup>3</sup>
- "About 13 percent of women aged 55-64 in 2004 had less than a high school education compared with 32 percent in 1984. In 2004, one-half (50 percent) of women aged 55-64 had at least some college education compared with only slightly more than a fifth (22 percent) in 1984. The percentage of women aged 55-64 with a college degree more than doubled over the past 20 years from 10 percent in 1984 to 24 percent in 2004, according to a 2008 analysis of retirement resources of women.<sup>4</sup>

### 2

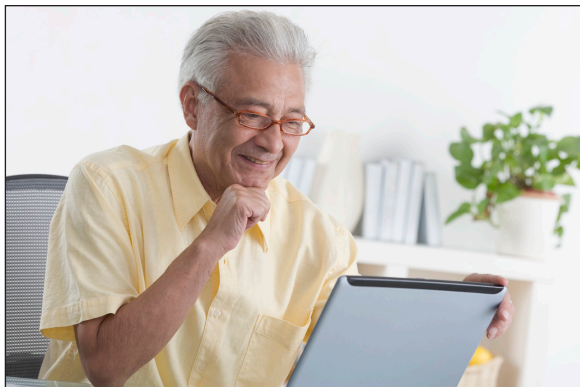
**Q: Are older adults more likely to enroll in courses and programs to advance their educational attainment, compared to earlier generations?**

**A: Probably yes.** Comparisons to prior generations are not readily available, but recent reports show that a small proportion of older (1.4% of those aged 40+) are enrolled as full-time students in public or private institutions of higher education. Projections suggest that "educational upgrading" by older adults (ages 40-64) is occurring, with approximately 1 million projected to earn bachelor's degrees and 1.2 million master's degrees between 2008-2018. Among college-going adults aged 50+, half of them attend community colleges.

- According to a 2009 OECD report, in the United States, 1.4% of the population aged 40 and over were enrolled as full-time or part-time students in public and private institutions in 2007, compared to 6.8% of those aged 30-39, and 20.6% of those aged 20-29.<sup>5</sup>
- According to a 2011 analysis of BLS and ACS data, educational upgrading projections indicate that "among adults ages 40-64 in 2018 (ages 30-54 in 2008), almost 1 million will have earned a bachelor's degree between 2008 and 2018, and an additional 1.2 million will have earned a master's degree."<sup>6</sup>
- "Among those ages 30-34 from 2006 through 2008, 5 percent are in undergraduate programs (including community colleges) and 3 percent are in graduate programs. For adults in their late 50s, less than 1 percent are in such programs."<sup>6</sup>
- In a 2008 survey of degree-granting institutions, it was found that "older adults are more likely to be served by community colleges than are students under the age of 25. While only 33 percent of students under the age of 25 attend community colleges, half of the college-going adults aged 50 and older do so."<sup>7</sup>

**Q: Does educational attainment benefit older adults in the workforce?**

**A: Yes, older adults with higher educational attainment are less likely to be unemployed and less likely to be employed in physically-demanding jobs or jobs with difficult working conditions. They also are more likely to have access to flexible work arrangements, such as working from home or the ability to control their work schedules.**



- “In 2010, on the days that they worked, 36 percent of employed people age 25 and over with a bachelor’s degree or higher did some work at home, compared with only 10 percent of those with less than a high school diploma,” according to a 2011 report on the American Time Use Survey.<sup>8</sup>
- “Older workers with less than a high school diploma had the highest share of workers (77.2 percent) in difficult jobs [that is, either physically demanding jobs or jobs with difficult working conditions]. Those with an advanced degree had the lowest share of workers (22 percent) in difficult jobs,” according to a 2010 analysis of job characteristics data.<sup>9</sup>
- Among the “employees who are most likely to be able to control their schedule are...employees with at least 4 years of college education (43%), compared with those with either some postsecondary (34%) or high school diploma/GED/less education (33%),” according to a 2010 analysis of data from the 2008 National Study of the Changing Workforce.<sup>10</sup>
- In 2009, “10.8 percent of workers age 65 or older who had not completed high school were unemployed, compared with 5.8 percent of their counterparts who completed four or more years of college, according to a 2009 analysis of data from the Current Population Survey.”<sup>11</sup>

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