

Northern Arizona University

Supporting the Millennial Learner

Challenges and opportunities

Supporting the Millennial Learner Literature Review

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Abstract:

Millennials are adults born between 1981 and 1996. They are proficient at using and learning how to use new technology. Many millennials work more than 40 hours a week but still make less than non-millennials. They have limited time with financial and family obligations that can keep them from pursuing additional education. One thing that motivates them is they often face career regret while deciding if their risk tolerance is high enough to add to their education. They will have to work longer into their lifespan than non-millennials. They have more financial concerns due to a higher cost of living than the older generations, Gen X and the Baby Boomers, and they may have to work longer due to a lower birth rate leading to fewer employable adults in the future. There are ways to support the educational needs of millennials. Mandating continuing education to keep knowledge current. Offering educational opportunities as part of workplace benefits to reduce demand on time and financial resources. Encouraging institutions of higher education to offer a variety of class types and creative solutions to increase availability and access. Equipping academic advisors with information to provide resources to non-traditional students which can include counting all credits looking into reverse transfer.

Introduction:

Millennials are born between the years 1981 and 2006. 28.2 % have a bachelor's, 24.1% high school, or GED and 15.5% have pursued higher education. 28.7% of households are in the 25-50 percentile of income and 26.1% are in the 50-75 percentile of income. 44.4% of households have children under the age of 18. (Freeman, 2019). Their parents are often in Generation X. Many Millennials grew up with cell phones and internet access especially when attending college and have done well adding new tech to their lives. Because of their age and the

generation they belong to, they are now considered Adult Learners when they decide to pursue education. Many Millennials who choose to pursue additional education do so for various reasons despite facing challenges. Because of the challenges they face, Millennials can use extra support that a traditional, younger, student may not need.

Millennials face challenges when they become Adult learners. They have more risk due to the high cost of education in general. They are considered to already be a highly educated generation and they went into more debt than previous generations to do so. Nearly half have children and because they have children later in life they also have less available time for their education due to raising young families (Bialik, 2019). They are busier due to having a generally longer work week as well.

Most adults need to be thoughtful when managing a budget, not just Millennials. This generation can face unique financial challenges that previous generations did not. Income is lower for Millennials than for previous generations. When income was adjusted for inflation Millennials made nearly 40% less than Gen X households and about 20% less than baby boomer households when households were compared at the same general age (WSJ, 2020). Having access to less income indicates a challenge when it comes to spending money or taking out loans for education. When comparing the median net worth of Millennials in 2016, ages 20-35, they were worth \$8200 less than the baby boomer generation at the same ages. The amount of debt they hold is nearly 50% more than their parent's generation (Bialik, 2019). Having a job or an occupation is linked to financial rewards, so leaving that situation may be difficult for people because they are financially dependent and unable to cut back (Budjanovcanin & Woodrow, 2022). When looking at the status of the Millennial generation, they tend to be older parents,

have less net worth, and have higher debt despite having more education than previous generations.

Millennials are motivated to pursue additional education for a variety of reasons.

Career regret is one of those reasons. In one study where a majority of people from the Millennial generation, 6 of the 51 people interviewed had no regrets with an additional 6 acting on imminent career change. Changing careers is linked to pursuing education since changing careers often requires a period of training before entering the field (Budjanovcanin & Woodrow, 2022).

The possibility of needing to stay employed for longer due to a lack of retirement possibilities can motivate a millennial to pursue education. It is concerning that only 37.2% of working Millennials had a retirement account in 2017 and it was shown that millennials are trying to save for a house purchase and are unable to put money in a retirement account (Yao & Cheng, 2017). This indicates that there are fewer financial resources available for Millennials which can make choosing to pursue education difficult.

Millennials are being faced with having to work into their later years. This is due to rising life expectancy and declining birth rates. From 2007 to 2019 there has been a 13% reduction in annual birth rates. (Kearney, et al, 2022). The impact on society is that there will be fewer adults in later generations to replace Millennials when they are ready to retire. The need for societal support will still be there without as many qualified or trained adults to take their place. Many social platforms are starting to look into how to support adults regarding the reduction of early retirement while prolonging employees' working lives. It has become more clear that upgrading education later in life can increase the likelihood of longer working lives (Midtsundstad, 2019). The motivation for Millennials to take the risk of additional debt or spend

limited resources on education is linked to the desire to change careers due to regret, the need to increase income due to a lack of resources which can make it necessary to work later in life and delay retirement or the desire to stay relevant in their current place of employment.

There are several ways to support the educational needs of millennials. Offering educational opportunities as part of workplace benefits is effective in helping adult learners increase their knowledge especially relevant to their current profession (Nafukho, 2017) This can reduce demand on time and financial resources.

To support employee's longevity with a company and to make sure that employees are pursuing the needed education, continuing education (CE) classes can be made mandatory. This can be difficult as adult learners prefer to have choices (Why Malcolm Knowles's. 2023). It has still proven to be an effective technique to inspire learning to keep the learner updated on their skills which will help them stay employable and relevant for longer (Neimeyer et al, 2019).

Encouraging institutions of higher education to offer a variety of class types and creative solutions to increase availability and access. Western Governor's University (WGU) has a unique plan to help accelerate education which could be helpful to make pursuing education more feasible for both financial and time usage. They call their program Competency-Based Education. WGU allows students to progress through courses as soon as it has been proven that the student has mastered the material. If a student can show mastery in six classes in a semester but only 2 classes the next they pay the same amount (Competency-based education, 2023). Showing competency and being able to gain credits is one way that Millennial learner can draw from previous knowledge and use their resources wisely.

Another way that adult learners can be supported especially if they have previously started their educational journey is for them to meet with an advisor and look into reverse

transfer. Reverse transfer credits can enable students who started at a community college, transferred to a 4-year institution then transferred back their credits from the 4-year institution to earn an associate's degree. Many students transfer from a community college to a 4-year university without an associate's degree. Whether a bachelor's degree was obtained or not, getting an associate's degree can be valuable. Long-term earnings returns were higher for some students who completed their associates in areas of engineering, business, computing, and health sciences especially when compared to the income from those who obtained bachelor's degrees in liberal arts, education, and social sciences (Taylor & Giani, 2019).

Conclusion:

The literature shows that Millennials need to be supported as Adult Learners. They face challenges especially as they age and the next generation comes behind them. As is typical of most adult learners, the Millennial still follows Knowles's andragogical journey. They will become more self-directed, use previous life experience, be more ready to learn when new social or life roles change, learn more readily when needing to solve a problem or obstacle and find more motivation when the need is internal versus external or compulsory (Why Malcolm Knowles's. 2023). Taking these concepts into consideration will assist in making it easier to support the Millennial as an adult learner.

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This paper was very eye-opening to me. It was written for the Adult Learners course. Being part of the Millennial generation, albeit on the older side, made this project more personal. Looking

into the motivation for why someone from the Millennial generation would want to go back to school and the complex reasoning made my motivations more clear. Reading through the literature and seeing how my generation has different challenges than previous generations reminded me that the next generations will probably have their differences as well and that I can continue to be curious and motivated to support learners from all eras and backgrounds.