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## Georgia's Senior Citizen Tuition Waiver Program: Current Status, Web Presence, and Web Content

### Abstract

Senior citizens are becoming a larger and more significant part of the workforce as they desire to work longer. Companies have found these individuals bring valuable skills to the workplace; however, they frequently need to update those skills or pursue new degrees. Since 1976, Georgia has had a law granting senior citizens tuition waivers in the state's public higher education institutions, thus allowing them the ability to take courses to update their skills. This study assessed the current status of the tuition waiver program by reviewing web sites of the 26 institutions in the University System of Georgia to determine how well the program is publicized. It also reviewed enrollment data to determine whether senior citizens are taking advantage of the benefit. The results reveal that web sites vary widely in publicizing the program, very few sites are easy to navigate, and a very small proportion of senior citizens are utilizing the tuition waiver. It is recommended that institutions improve their sites to enhance awareness and enrollment. Also, chambers of commerce, workforce development agencies, and senior citizen support agencies are encouraged to market the program more widely, thus providing benefits to the individuals, employers, and the economy.

### Keywords

senior citizens, workforce, workforce training, tuition waiver, adult education

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## Introduction

The American workforce is aging, and for numerous reasons elderly individuals (senior citizens) are choosing to remain in the workforce. For example, men between the ages of 65 and 69 had a labor-force-participation rate of 25% in 1985, but that rate was 37% in 2016. It is predicted that more than 25% of the workforce in 2020 will be over the age of 55 (Cowen, 2018). In 2018 PricewaterhouseCoopers, an international public accounting firm, had the following forecast regarding the world's aging population:

With a few regional exceptions the world's population is aging, putting pressure on business, social institutions and economies. Our longer life span will affect business models, talent ambitions and pension costs. Older workers will need to learn new skills and work for longer. 'Re-tooling' will become the norm. (PwC, 2018)

There is a higher number, and percentage, of elderly workers in the labor pool, and that trend is increasing (Cowen, 2018). At the same time, the nature of work itself is changing rapidly and requires new skills. Accordingly, this population is facing the need for additional education and workforce development.

A number of states have implemented some form of higher education tuition assistance for senior citizens (*A senior citizen guide for college*, 2019, June 19). In the state of Georgia, there is a provision in the state constitution that provides tuition waivers at state colleges and universities for senior citizens age 62 and older. While this provision was placed into law over 40 years ago, the current environment of low unemployment and senior citizens' desire to remain in the workforce makes the Georgia's Senior Citizen Tuition Waiver Program (SCTWP) highly relevant to today.

The SCTWP appears to have numerous benefits, but questions arise of whether senior citizens know of these benefits and, if so, whether they are taking advantage of them. It is assumed that senior citizens who are prospective students would likely go directly to the website of the higher education institution they would prefer to attend.

This paper is an extension of prior research by Ariail (2017) regarding Georgia's SCTWP. That study called for future research investigating how well the web sites of USG institutions inform senior citizens about the program. Accordingly, the present authors reviewed the web presence of the tuition waiver information for each of the 26 institutions in the University System of Georgia (USG) and additionally examined the informational content of those web sites with a web presence. Information about the number of senior citizens taking advantage of this benefit and the trends for the past 5-6 years were also investigated.

## Georgia Law

Georgia's provision for waiving tuition for senior citizens was promulgated in 1976 as Amendment 23 of the State of Georgia Constitution. Georgia's 2014 statute (Article VII, Section IV, Paragraph II) regarding waiving tuition for "elderly citizens" was a continuation of the 1976 statute. As amended through January 1, 2015, the Constitution of the State of Georgia specifies that the "General Assembly. . .," not the USG's Board of Regents (BOR), ". . . may provide by

law for the establishment of any . . . [waiver] program for the benefit of citizens of the state” (Article VIII, Section VII, Paragraph IV).

### **Board of Regents’ Policy**

In order to implement the waiver program, the USG BOR developed a policy regarding the eligibility for tuition waiver of persons aged 62 or over. Specifically, this policy specifies that senior citizens:

1. Must be residents of Georgia, 62 years of age or older at the time of registration, and shall present a birth certificate or other comparable written documentation of age to enable the institution to determine eligibility.
2. May enroll as a regular or auditing student in courses offered for resident credit on a “space available” basis without payment of fees, except for supplies, laboratory or shop fees.
3. Shall meet all USG and institution undergraduate or graduate admission requirements. However, institutions may exercise discretion in exceptional cases where circumstances indicate that certain requirements such as high school graduation and minimum test scores are inappropriate. In those instances involving discretionary admission institutions will provide diagnostic methods to determine whether or not participation in Learning Support will be required prior to enrollment in regular credit courses. Reasonable prerequisites may be required in certain courses.
4. Shall have all usual student and institutional records maintained. However, institutions will not report such students for budgetary purposes.
5. Must meet all USG, institution, and legislated degree requirements if they are degree-seeking students.
6. May not enroll in dental, medical, veterinary, or law schools under the provisions of this policy.  
(BOR Policy Manual 4.2.1.9—Previously 4.2.1.5)

### **Literature Review**

As noted previously, older citizens are becoming a more significant and important portion of the overall workforce. According to the Bureau of Labor Statistics, the labor force participation rate will increase dramatically for older segments of the population through 2024, and especially citizens 65 and older, while other population segments will likely not change significantly. The BLS further notes three reasons older Americans are continuing to work even after they qualify for Social Security benefits:

1. They are healthier and living longer.
  2. They are concerned about having sufficient retirement income.
  3. They are better educated, which typically coincides with a desire to continue working.
- ( Toossi & Torpey, 2017).

Not only do Americans have a desire to continue working, they also are providing important benefits to employers. The low unemployment rates in recent years have created increased need for educated and skilled workers. Indeed, according to Peter Cappelli of the

Wharton School, “. . . older individuals . . . get mind-blowingly better with age, especially in areas increasingly key to success, like interpersonal skills and teamwork. And older workers are flexible, which employers also say they want” (as quoted by Lustman, 2019). Additionally, some skills such as technical writing and human resources management actually improve with age (Cai & Stoyanov, 2016). Employers are therefore discovering that older employees can be a significant enhancement to their workforce, and these individuals have the cognitive ability to be retrained for contemporary skills.

The original intent of the tuition waiver program likely was focused primarily on the individuals receiving the benefit and not on the overall economic marketplace. While there has been some concern that economies with a significant portion of older workers cannot compete effectively in the global economy, a study of 169 countries by Acemoglu and Restrepo (2017) found no evidence of economic slowdown in countries with older populations. In fact, they found many instances of a significantly positive relationship between GDP per capita and aging.

The literature is clear that older Americans are remaining in the workforce and potentially bring significant benefits to employers and to the overall economy. Tuition waiver programs, such as the one in Georgia, can directly support these older workers and their employers by giving them the current skills needed in today's workplace. The questions for the current study are whether Georgia's SCTWP is being publicized adequately and whether older citizens are taking advantage of this educational benefit.

## **Methodology**

The University System of Georgia is composed of 26 higher education institutions that are divided into four sectors. There are four institutions in the Research University sector, four in the Comprehensive University sector, nine in the State University sector, and nine in the State College sector. The present research assesses the current status of the SCTWP as implemented at each of these 26 institutions. SCTWP participation data for the most recent six fiscal years, including delineation into degree-seeking and non-degree seeking participants, and the number of degrees earned by program participants was personally communicated to the authors by Dr. R. Bhatt, the Executive Director of Research and Policy for the USG BOR.

In order to assess how each institution markets and implements the SCTWP, the present researchers performed internet searches of the web sites of all 26 USG institutions. Search terms included *senior citizen*, *tuition waiver*, *senior citizen tuition waiver*, *62 and older*, *senior citizen students*, *special admissions*, *lifelong learning*, and related terms. Only the first two pages of links at each web site are included in the findings. These data were collected during the 2019 spring semester and updated in June/July 2019.

## **Results**

### **Program Status**

As of FY 2019, Georgia's SCTWP has a system-wide enrollment of 1,301 students. This count is an increase of 99 students over FY 2018, and it exceeds the six-year average of 1,143 by 158 students. A majority (62.1%) of the senior citizens who have taken advantage of the SCTWP

attend either Research Universities or Comprehensive Universities. Except for FY 2014, when there were 618 program participants attending State Colleges (48.1%), a minority (37.9%) of program participants during the past six years attended either State Universities or State Colleges. Program participation at State Colleges has, in the past six years, been the lowest (9.8% average; 11.2% in FY 2019). Since FY 2015, the number of SCTWP participants has trended up: FY 2015, 935; FY 2016, 1,050; FY 2017, 1,093; FY 2018, 1,202; FY 2019, 1,301 (personal communication November 11, 2018 & June 21, 2019 with Dr. R. Bhatt, USG BOR). These findings are presented in Table 1.

Table 1  
Senior Citizen Tuition Waiver Program Participants  
University System of Georgia  
For the Fiscal Years 2014-2019

Types of Institutions	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	6-Yr. Avg.	% of Total
Research Universities	313	318	360	376	433	511	385	33.7
Comprehensive Universities	280	304	345	343	335	345	325	28.4
State Universities	618	230	246	241	294	299	321	28.1
State Colleges	73	83	99	133	140	146	112	9.8
System Totals	1,284	935	1,050	1,093	1,202	1,301	1,143	100.0

Source: USG BOR (Dr. R. Bhatt, personal communications November 11, 2018 & June 21, 2019)

Of the FY 2019 count of 1,301 SCTWP participants, the majority (936; 71.9%) are seeking a degree. Over the past six years, the degree-seeking SCTWP participants have consistently been in the majority (77.6%). Except for FY 2014, the number of degree seeking SCTWP participants has steadily increased: FY 2015, 748; FY 2016, 823; FY 2017, 857; FY 2018, 882; FY 2019, 936 (personal communication November 11, 2018 & June 21, 2019 with Dr. R. Bhatt, USG BOR). Table 2 presents the degree seeking versus non-degree seeking SCTWP numbers for the past six year.

Table 2  
Degree Seeking Versus Non-Degree Seeking SCTWP Participants  
University System of Georgia  
For the Fiscal Years 2014-2019

Fiscal Year	Degree Seeking No.	%	Non-Degree Seeking No.	% of Total	Totals
2014	1,082	84.3	202	15.7	1,284
2015	748	80.0	187	20.0	935
2016	823	78.4	227	21.6	1,050
2017	857	78.4	236	21.6	1,093
2018	882	73.4	320	26.6	1,202
2019	936	71.9	365	28.1	1,301
Totals	5,328	77.6	1,537	22.4	6,865

Source: USG BOR (Dr. R. Bhatt, personal communications November 11, 2018 & June 21, 2019)

Over the last five fiscal years (2014-2018), SCTWP participants earned a total of 581 degrees. The average number of degrees earned per year is 116.2. FY 2016, with a count of 146, had the largest number of degrees earned. FY 2018—at the time of this writing, the latest fiscal year for which data is available—with a count of 141 had the second highest number of degrees earned. In accord with the participation numbers presented in Table 1, Research Universities and Comprehensive Universities combined have had the largest number of degrees earned by SCTWP participants: FY 2014, 57 (77.0%); FY 2015, 60 (66.7%); FY 2016, 103 (70.5%); FY 2017, 82 (63.1%); FY 2018, 99 (70.2%) (personal communication, November 11, 2018 & June 21, 2019, with Dr. R. Bhatt, USG BOR). The information for number of degrees earned per fiscal year and by type of institution is presented in Table 3.

Table 3  
Number of Degrees Earned by SCTWP Participants  
University System of Georgia  
Fiscal Years 2014-2018

Types of Institutions	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	5-Yr. Totals	5-Yr. Avg.	5-Yr. %
Research Universities	24	30	55	44	67	220	44.0	37.8
Comprehensive Universities	33	30	48	38	32	181	36.2	31.2
State Universities	13	24	33	35	33	138	27.6	23.8
State Colleges	4	6	10	13	9	42	8.4	7.2
System Totals	74	90	146	130	141	581	116.2	100.0

Source: USG BOR (Dr. R. Bhatt, personal communications November 11, 2018 & June 21, 2019)

## Web Presence

Web presence results are classified as Primary or Secondary: Primary results represent searches that yielded SCTWP specific information; Secondary results represent searches that yielded a link to Primary information or to the institution’s catalogue. Variations of the search terms *senior citizen* and *tuition waiver* and *62 and older* produced either no Primary or only Secondary results—no web presence (N = 10), or Primary results—a web presence (N = 16).

Ten of the web sites produced no Primary (N = 7) information or only Secondary information (N = 3). At the web sites of four institutions, information regarding the SCTWP was found under the term *senior citizen* (N = 2) or related terms: *senior citizen tuition waiver* (N = 1) or *senior citizen waiver* (N = 1). At one institution’s site, the term *senior citizen* led to a mislabeled link: *out-of-state waiver for senior citizens*. Though mislabeled, and possibly misleading as applying to only out-of-state senior citizens, the information provided at this site was about the SCTWP. Two primary sources were found using the search term *tuition waiver*. A total of seven Primary sources were found using search terms related to age 62: *62 and older* (N = 2), *persons aged 62* (N = 1), *62 and older program* (N = 1), *persons aged 62 and/or older* (N = 2), and *Georgia residents aged 62+* (N = 1). At the web sites of three institutions, Primary information was found under the eclectic terms of *billing—fiscal services—bursar*, “*mascot name*” *62*, and “*institution abbreviation*”-62. The above findings are summarized in Table 4.

Table 4  
Web Presence

Search Term Results	No.	Total
No Primary or Secondary Information		7
Secondary Information Only		3
Senior Citizen	2	
Senior Citizen Tuition Waiver	1	
Senior Citizen Waiver	1	4
Tuition Waiver		2
62 and Older	2	
Persons Aged 62	1	
62 and Older Program	1	
Persons Aged 62 and/or Older	2	
Georgia Residents Aged 62+	1	7
Billing—Fiscal Services—Bursar	1	
“Mascot Name” 62.	1	
“Institution Abbreviation”-62	1	3
Total		26

## Web Content

When SCTWP information is presented at a web site (N = 16), the content greatly varies: a few sentences of information, abbreviated version of the BOR policy, or the complete six-item



BOR policy. The majority of the sites included a formal waiver application, while a minority of the sites had either a web page dedicated to the SCTWP or SCTWP specific contact information.

A total of nine web sites presented very limited information regarding the SCTWP. “Limited information” as used in the present study indicates that the institution’s web site provided very few details about the SCTWP. Some of these sites merely direct senior citizens to the institution’s catalog. The following text from one institution’s web site is illustrative of the present usage of this term:

You are 62 years of age or older and wish to attend as a regular student or an auditor, on a space available basis, without payment of fees except for supplies and laboratories.

1. Submit an online application via . . . and pay a \$20 non-refundable application fee
2. Submit official college transcripts from every institution attended

The above text lacks details regarding program eligibility (e.g., residence requirement) and other specificity. Other “limited information” sites provided an abbreviated version of the BOR’s language.

Formal SCTWP waiver applications were found at nine of the 16 web sites. Three of these waiver applications were a combination of SCTWP information (some version of the BOR policy) and a brief waiver application. In all instances, waiver applications that include program information were a one-page PDF.

Four sites contained a web page dedicated to the SCTWP. While two of these sites presented information that the authors consider “user friendly,” one such site was solely composed of the full BOR six-item policy. A web content summary is presented in Table 5. Each web site includes one or more content types.

Table 5  
Web Content

Content Type	No.
Waiver application	9
BOR policy manual language	4
Combined waiver application & information	4
Limited information	6
Dedicated page	3
Specific contact information	4

### **Discussion, Conclusions and Recommendations**

The number of senior citizens taking advantage of the SCTWP has increased over the past six fiscal years. Nevertheless, the number of program participants, which has averaged 1,143 per year, is a fraction of the approximately 1.3-1.8 million senior citizens in Georgia who are in the age group of 60-65 and of the approximately 980 thousand who are in the age group of 65-79 (United States Census Bureau, n.d.). Using a conservative estimate of one million Georgia

senior citizens who are eligible for the tuition waiver, only about a tenth of one percent (.00114) of the target population is taking advantage of the SCTWP. There may be several reasons for this low rate of program participation, such as seniors having a lack of interest in lifelong learning or seniors not needing training or retraining. Another possible driver of the low numbers is that Georgia's senior citizens are unaware of this higher education benefit. If so, system-wide improvement of the SCTWP's web presence and web content may help to mitigate this problem.

It might be expected that senior citizens would primarily pursue higher education on a non-degree basis—perhaps taking a few courses to update their skills. Contrary to expectations, SCTWP participants have, for the last six fiscal years, been primarily focused on earning a degree. On average, less than one fourth (22.4%) of the SCTWP participants have not pursued a degree. With a workforce training and retraining focus, the low percentage of non-degree seeking program participants may point to an opportunity for the State of Georgia to improve the skills of its senior citizen workers, which should have a positive impact on economic development.

The average number of SCTWP participants who have earned a degree during the past five fiscal years (FYs 2014-2018) is 116.2. Over the past three fiscal years (FYs 2016-2018) the average is a little higher at 139 (FY 2016, 146; FY 2017, 130; FY 2018, 141) per year. Compared to the average number of SCTWP participants over the same period of 1,115 (FY 2016, 1,050; FY 2017, 1,093, FY 2018, 1,202) the average graduation rate is about 12.5 percent. And, compared to the three year average of 854 degrees sought by SCTWP participants (FY 2016, 823; FY 2017, 857; FY 2018, 882) the three year average of 139 degrees produces an approximate graduate rate of 16.3 percent. This relatively low graduation rate (12.5%-16.3%) may point to a need for USG institutions to supply seniors with various forms of special assistance, such as help with transitioning from being an active participant in the work force to being a student. In addition, SCTWP participants are a minority student population; and a minority population that is often discriminated against (either directly or indirectly) in hiring. Thus, USG institutions could consider treating SCTWP participants as a special population, providing them with dedicated assistance, much like what is currently being provided to Veterans and other special populations.

Ten USG institutions, more than a third (38.5%) of total institutions, either do not have web information regarding the SCTWP or have program information that is not readily found when obvious search terms are used. The remaining 16 institutions vary greatly in both the wording used to identify the program on the web and in the content provided at these sites. We strongly encourage all USG institutions to have “user friendly” information about the SCTWP that is readily found. For consistency and ease of access, the USG could establish a uniform program title and content for member institutions. In addition, “user friendly” SCTWP web sites could be promotional in nature and more expansive than the information contained either in Georgia's Constitution or in the BOR six-item policy, which is basically a restatement of the statute. Most importantly, senior citizens who are searching for the SCTWP could be led to the standard site by a number of standardized search terms.

The Georgia Institute of Technology has a “user friendly” SCTWP web site (62 or Older Program) that the present authors consider exemplary. It provides a good explanation of the

SCTWP along with a link to a tuition waiver form and contact information. Perhaps this web site could be used as a basis for developing a more extensive standard SCTWP dedicated web site that promotes the program and includes links to institution provided senior citizen support.

One of the USG institutions that does not provide SCTWP web content, nevertheless, does have an informative resource page for adult learners. However, this page does not mention the tuition waiver program available to Georgia's senior citizens. This page could readily be revised to include senior citizen tuition waiver information.

At another USG institution's web site, while program information regarding the SCTWP is lacking, a waiver application along with the entire 75-page Georgia Constitution is provided. Another institution's "limited information" about the SCTWP implies that the program is perhaps restricted to undergraduate-level courses:

If you are a legal resident of Georgia who is 62 or older and are interested in taking **undergraduate-level courses**, . . . offers the Amendment 23 program that allows you to enroll in classes (depending upon available space) tuition free (*excluding textbooks, technology fees, and lab fees*).

At several institutions, there is a web site for undergraduate level senior citizens (as above) and a separate web site for graduate level senior citizens. In order to limit user confusion, the authors suggest that only one SCTWP web site be established, and that this site be all inclusive.

At a web site that does include SCTWP information, students [are told that they] "must self-identify by presenting a valid Georgia driver's license, U.S. passport, U.S. Birth Certificate, Certificate of Naturalization or Permanent Resident card . . ." It is certainly understandable that a senior citizen must present this type of information; however, the present researchers propose that institutions also could be proactive by attempting to identify any students who qualify for the waiver but who perhaps do not know of its existence. For example, a brief web search of several institutions found that their application forms for all students request the applicant's date of birth. We suggest that USG institutions either use this information to track applicants who may qualify for the SCTWP, or that a question be added to applications in an attempt to directly identify those eligible for the SCTWP. The institution could then notify the applicant of this available benefit. Without such notification by the institution, senior citizen students who qualify for the SCTWP, and who need tuition assistance, may not be aware of the availability of this benefit. These unaware senior citizen students either may decide not to enroll or may needlessly pay tuition.

Some institutions may have concerns about promoting the tuition-waiver program since the attending students do not pay tuition and are not included in the headcount for budgetary purposes. The authors note the wording in the statute that should allay this concern. Specifically, the statute states that senior citizens may attend classes on a "space available" basis. Accordingly, the institution's marginal cost of having the senior citizen attend class should be low and likely even zero. While any special advising would indeed present some incremental cost, the true cost would be minimal.

Chambers of commerce, workforce development agencies, and senior citizen support agencies could also assist in marketing the tuition waiver programs and possibly could even provide a clearinghouse for SCTWP information. Helping seniors who want or need to work either to update their skills or to learn new skills should be of paramount interest to legislators, chambers of commerce, workforce development agencies, and senior citizen advocacy groups. Providing training or retraining for senior citizens should help Georgia's economy be more competitive while also decreasing the need for senior citizen financial assistance.

### **Suggestions for Future Research**

This paper addresses one of the future research suggestions identified by Ariail (2017). Other areas for future research include investigation of

1. how admissions personnel advise senior citizens about the SCTWP;
2. the experiences of senior citizens who have utilized the SCTWP including their experiences with the administration of the program, with acclimation into to higher education, with relationships with younger students, and with institution support;
3. the reasons for the relatively low SCTWP participation rate by Georgia's senior citizens;
4. the knowledge of Georgia's senior citizens of the availability of this educational benefit;
5. how younger students may benefit from having senior citizens in the classroom; and,
6. the senior citizen tuition waiver programs offered by other states, with a focus on determining best practices that can be implemented in Georgia.

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