

Life Course University

Why Longer Lives Are Higher Education's Untapped Strategic Advantage

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LEARNING SOCIETY

STANFORD CENTER ON LONGEVITY
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About Learning Society

Anchored at Stanford, Learning Society is a distributed narrative and research initiative advocating a paradigm shift in how the United States invests in people: from school models that center early-life classroom experiences leading to academic credentials, to learning models recognizing that human talent grows everywhere—at work, at home and at play, as well as at school—across the entire arc of lengthening lives. Learning Society supports applied science to better identify, measure, and enable human learning wherever it occurs; fosters experiments and innovations that blur the boundaries between educational and other life experiences; and encourages strategies for sharing investment in human learning among all who benefit.

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Cover image: Mirabella at ASU resident and ASU student in a class called “Education for Democracy”/Charlie Leight (ASU News)

Suggested citation: Simon Chan and Lindsey Beagley, Life Course University, Why Longer Lives are Higher Education’s Untapped Strategic Advantage. Stanford, CA: Stanford University / Learning Society, 2026.

Executive Summary

Life Course University: A framework for rethinking the institutional design of higher education to develop, renew, transfer, and redeploy human capacity across longer lives and across generations. It expands the university's traditional focus on helping learners launch their careers to include helping them sustain those careers as well as adapt, grow, and contribute well into the fourth quarter of life.

The structure of life has changed faster than the structure of higher education. People are living longer, careers are becoming less linear, and continuous learning is becoming a necessity of adult life. Yet universities remain primarily organized around an intensive period of education in young adulthood. The result is a growing mismatch between how people now live, work, and learn and the model of higher education built to serve them.

Declining fertility, lengthening lifespans and artificial intelligence are tectonic forces concurrently reshaping higher education, but universities rarely consider their strategic implications in the same conversation. Demographic change is typically framed as an “enrollment cliff” – a shrinking pool of high-school-age students driven by decades of falling birth rates; while AI is framed as an existential threat to the teaching and research missions of higher education. But once leaders link these changes together, a different picture comes into view. Longer lives are expanding the timeframe within which people must sustain their learning, while tech change compresses the shelf life of any knowledge people acquire and changes which skills are valuable. Universities organized primarily around programs targeting people in young adulthood now have the opportunity to support individuals throughout their lives, as they adapt to a rapidly changing world. At the same time, by bringing generations together to adapt and prepare for the future, institutions can take advantage of the wisdom and experience that older adults have accumulated throughout their lives.

Life Course University is a framework for rethinking the institutional design of higher education to develop, renew, transfer, and redeploy human capacity across longer lives and across generations. It expands the university's traditional focus on helping learners launch their careers to include helping them sustain those careers as well as adapt, grow, and contribute well into the fourth quarter of life. By broadening the university’s role to

include Career Launch, Career Sustain, and Post-Career Renewal, Life Course University is a place where people can return to learn, adapt, contribute, and connect at every stage of adulthood.

Older adults bring decades of experience, judgment, expertise, and relationships that can enrich student learning and university life. Universities, in turn, offer older adults intellectual engagement, community, and meaningful ways to contribute to others.

As AI changes early-career work and potentially eliminates some of the settings in which younger people have historically learned from more experienced colleagues, bringing generations into closer contact at universities can strengthen learning in both directions.

Universities may be closer to this model than they realize. They already possess many of the assets that could support longer relationships with learners, including stable faculties, physical campuses, alumni networks, research capacity, and deep community relationships. Connecting these assets in the service of multiple generations at once can create value beyond enrollment by strengthening learning, research, community engagement, partnerships, philanthropy, and new revenue streams.

For trustees, presidents, senior leaders, and philanthropists, Life Course University begins with a strategic question: What roles might your particular institution play in developing human capacity throughout longer lives? Leaders must determine where experienced adults are already engaged, where their capabilities could add value across the curriculum, and who is responsible for connecting the various efforts already serving adult learners across campus. These questions should come before decisions about new programs or structures. Targeted pilots can then test demand, value, and sustainable models before larger commitments are made.

As with all of higher education, Life Course University will look different across campuses, target constituencies, labor markets, and geographic regions. But regardless of where and how it grows, Life Course University embraces the promise of serving and connecting learners of every age.

Introduction

A 22-year old pre-med student sits across from a 75-year old woman to deliver the devastating news of a cancer diagnosis. The student reads the words from a card, stumbling through the clinical language. He is visibly nervous, but remembers to slow down his speech and soften his tone of voice to serve his listener. Between sentences, he practices looking the patient in the eyes.

This is an empathy-building workshop hosted by the Future Physicians Forum at Arizona State University, and the patient is a volunteer resident of Mirabella at ASU, a retirement community located on ASU's Tempe campus. The exercise works because the patient's response is real: it comes from her decades of lived experience being on the receiving end of hard news. Retired doctors in the program coach students through the discomfort of delivering it, something that no simulation software can fully replicate.

Dr. Richard Kramer helped build this program. He spent nearly 40 years in medical practice learning to notice the flicker of fear in his patient's eyes and the meanings hidden beneath their stated questions. When he retired, Dr. Kramer wanted to find a way to keep sharing his wisdom. He had no history with ASU: no degree, no donor plaque, no nostalgic pull toward the campus. What attracted him and his wife Leslie to Mirabella was the chance to receive a real student ID card signaling belonging within the ASU community, permission to audit university courses, and to participate meaningfully in campus life.

Within a few months of moving to Mirabella, Dr. Kramer and five fellow residents who are retired physicians worked with faculty and students to establish the Forum. Eighty pre-med students joined quickly, setting their own agenda: physician burnout and suicide, building trust with patients; the tension between efficiency and care. All of these were subjects their regular coursework rarely addressed. Mirabella residents facilitated discussions, tapped their professional networks to arrange presentations, and made space for what the students wanted. ASU faculty found the club so valuable for student learning that they offered academic credit for participation.

Dr. Kramer and the other physicians have embedded themselves deeply into the university. They take classes and contribute as participants in its core mission and work.

They now sit on the admissions panel for ASU's new John Shufeldt School of Medicine and Medical Engineering, helping decide who the next generation of physicians will be. Even as new data-driven technologies are already fundamentally reshaping how medical education is delivered, the retired physicians are doing their part to ensure that students are supported to develop the uniquely human capabilities that are essential in their fields.

“Our later years of life can be a time for mentorship, exploration, and innovation. It's a chance to explore new opportunities that provide an exciting way to retire with meaning, and the ability to provide all that wisdom, experience, and passion we retirees can contribute. These students are what drive me today and my major source of enjoyment of anything I've done in my life. I’m so thankful to Mirabella for providing this opportunity to me. If I even made a small impact on even one life, it will make my entire life worthwhile.” - Dr. Richard Kramer



Mirabella at ASU residents receive their student ID cards/Vanessa Abbitt (ASU

A Vast Reserve of Human Capital

The Future Physicians Forum at ASU is just one example of many possible collaborations with retired educators, public servants, entrepreneurs, military veterans, professionals and tradespeople who desire to keep learning, mattering, and contributing. This rapidly growing population is driving demand for meaningful engagement with others in the second half of life. Their collective capacity has the power to reshape our understanding of who learning is for, when and how it happens, and what colleges and universities might become in the near future.

The scale of that capacity can already be measured. 2021 marked the year when half of US adults over the age of 55 were already retired. The U.S. Census Bureau projects that by 2034, there will be more Americans over the age of 65 than under the age of 18 for the first time in history. Tens of millions of Americans living longer lives represent an enormous return on a century of investment in human health. They also bring a potentially history-making opportunity to extend learning, contribution, and purpose across the entire arc of the lifespan. This population is arriving at the third quarter of hundred-year lives healthier, better educated, and more motivated for continued contribution than any prior generation. Yet few universities have created clear pathways for experienced adults to make those contributions on campus.

At a moment of enrollment pressures, fiscal uncertainty, political scrutiny, and rapid AI disruption, university leaders might reasonably ask what longer lives have to do with higher education's seemingly existential problems. The answer is that strategically engaging experienced adults as both learners and mentors offers a durable response to several of those problems at once. Just as rapid tech change increases the need to renew and transfer human capability across generations, longer and healthier lives create a growing population seeking continued learning while carrying decades of accumulated wisdom. Engaging experienced adults brings new potential for financial resilience, philanthropy, and renewed relevance for universities precisely when higher education's value and public purpose are under scrutiny.

A growing body of research argues that universities must expand beyond preparing young people for careers to also support working adults as they reskill and upskill. In a recent brief for Learning Society, UC-San Diego sociologists John

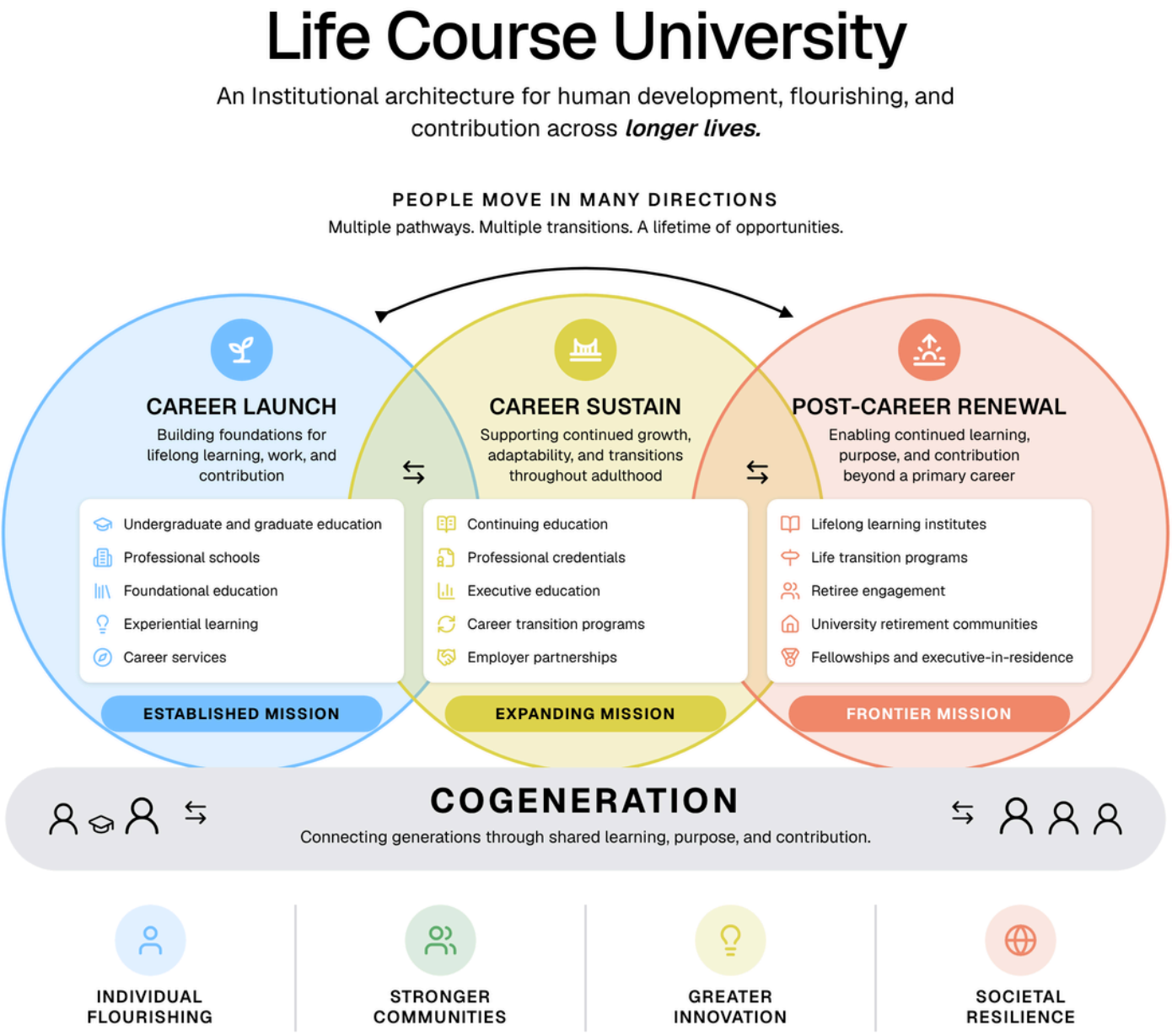
Skrentny and Mary Walshok distinguished the “career launch” function of legacy undergraduate and graduate programs from the “career sustain” importance of university extension and executive-education programs. We embrace this expanded view of institutional purpose and extend it to a third stage of learning: post-career learning and development (see Figure 1). Taken together, Career Launch, Career Sustain, and Post-Career Renewal form the foundation of the Life Course University, a framework for rethinking the institutional design of higher education to develop, renew, transfer, and redeploy human capacity across longer lives and across generations. Where Career Sustain serves mid-career professionals whose skills are being disrupted by technological and economic change, Post-Career Renewal engages experienced adults as both learners and contributors, supporting their continued learning and renewal while recognizing their expertise, judgment, networks, and accumulated wisdom as institutional assets.

Cogeneration, or the collaboration between generations to solve problems, spans all three missions as higher education becomes a site for meaningful and reciprocal connections among learners of all ages.



Mirabella at ASU resident in a neuropsychology class/Caitlin O’Hara

Figure 1. Life Course University Model of Higher Education



Career Launching/Career Sustaining: Skrentny & Walshok (2026); Post-Career Renewal: Chan & Beagley (2026).

Unlocking Human Capacity in the Age of AI

Universities need the very capacities that experienced adults have spent their lives accumulating, yet rarely do academic leaders include these adults as part of the learning enterprise. This oversight will become increasingly costly as AI technologies perfect growing swaths of technical and cognitive work while critical human capacities such as emotional intelligence, empathy, ethical reasoning, judgment under ambiguity, creativity and imagination rise in value. As AI displaces entry-level work while education and employment increasingly move online, younger people may have fewer opportunities to develop these capacities through face-to-face interactions and hands-on experience.

Meanwhile, longer lives create a growing population of experienced adults who can model, coach, and mentor the development of distinctively human capacities. More retirees means more people with time and freedom to put their experience, wisdom and judgment to work in the service of others. Universities that figure out how to deploy this great reserve of talent can strengthen the civic and human dimensions of education at a moment when AI is raising the premium on social connection and human flourishing, and inciting urgent questions about what makes legacy higher education distinctively valuable. Preparing young people to thrive in tandem with the ascendance of AI also requires cultivating a commitment to lifelong learning amid continuous change. Universities must prepare students for an economy that increasingly expects workers to drive their own learning throughout their careers. The 2025 Future of Jobs Report identifies curiosity and lifelong learning among the top ten most in-demand workforce capabilities. Notoriously difficult to teach and assess, lifelong learning develops through practice and is reinforced by example. Post-career adults can make that practice visible.

When experienced adults learn alongside younger students in classrooms, seminars, and campus spaces, they demonstrate that education can remain part of life long after a college degree or primary career has ended. For younger students, seeing learning as a lifelong practice matters because their own lives are likely to require repeated periods of learning and adaptation. Continued access to education throughout life can support job stability and career transitions, enhance personal growth and well-being, and strengthen economic security later in life.

Experienced adults can strengthen universities' Career Launch and Career Sustain missions by bringing applied knowledge into the learning environment that is difficult to reproduce through coursework alone. Evidence suggests that students want these intergenerational learning experiences: a 2022 national opinion survey conducted at the University of Chicago found that students expressed strong interest in engaging across generations, yet more than half cited obstacles preventing them from doing so. Universities can intentionally design learning environments that weave intergenerational encounters into the fabric of academic life, allowing capacity to flow across generations while making lifelong learning a hallmark of the university experience.

Building Institutional Resilience

Higher education has become increasingly dependent on tuition from programs serving 18 to 25 year-olds just as that demographic group is entering long-term decline as a portion of the US population. At the same time, the proportion of mature adults is expanding, as are their needs for continual learning, decades of accumulated wisdom, and substantial financial and social capital. According to Federal Reserve data, Americans 55 and older hold more than 70 percent of household wealth and account for almost half of consumer spending. AARP estimates that the market for lifelong learning is already approximately $5.6 billion annually. For institutions facing demographic and financial pressure, engaging learners across the life course offers opportunities to develop new sources of revenue and diversify clientele while strengthening their core educational and public service missions.



Stanford University students and Distinguished Careers Institute Fellows together

Beyond Career Launch

Diminishment of the pipeline into Career Launch programs is significant and compounding. Undergraduate enrollment in U.S. degree-granting institutions decreased by 15 percent between 2010 and 2021. The overall national fertility rate hit an all-time low of 1.6 children per woman in 2024 , down from 2.12 in 2007 and well below the 2.1 replacement threshold. This means that overall pools of high school graduates are unlikely to grow. At the same time, international students, who have come to represent 12 to 30 percent of tuition revenue at many North American universities in recent years, have become an increasingly uncertain source of revenue given the current direction of policy flows in Washington.



Mirabella at ASU resident gives feedback to a student on a memory care facility design/Becky Owens

These changes are largely beyond the control of universities. No recruitment strategy or marketing campaign can reverse long-term demographic change and geopolitical volatility. Meanwhile, growing populations of employed and post-career adults remain largely peripheral to the ambitions of most US colleges and universities. Career Launch undergraduate programs targeting young adults serve approximately 1.9 million new undergraduate students each year, a number projected to fall by another 13 percent by 2041.

Yet the potential domain of Career Sustain is a population of 56 million employed college graduates in the U.S. alone. Post-Career Renewal, which higher education has yet to meaningfully develop at scale, could tap a market of 38 million adults aged 55 and older who hold at least a bachelor's degree. The Osher Lifelong Learning Institute (OLLI) provides a visible signal of the scale of this demand. More than 125,000 adults participate in higher education through OLLI alone, which operates at more than 125 colleges and universities across all 50 states. The success of OLLI demonstrates that later life learners are already seeking sustained relationships with higher education.

Preparing for an Age-Diverse World

The “longevity economy,” a term coined in a 2015 report by Oxford Economics, is one of the fastest-growing business opportunities of the coming decades, and its significance extends far beyond a single market sector. Longer lives are reshaping industries and professions, creating demand for new knowledge, talent, products, and services in a society where older adults are projected to represent more than one in five Americans by 2040. Demand already is growing for professionals equipped to design, lead, and innovate in a longevity society, with healthcare offering an early signal of workforce gaps likely to emerge in other sectors. Institutions that prepare their students to understand and respond to these demographic shifts are fulfilling the workforce mandate that accreditation standards, state funding formulas, and institutional rankings increasingly hold them accountable to deliver.

More fundamentally: every graduate, regardless of discipline, will enter organizations, markets, and communities transformed by longer lives. The demographic change is an opportunity that will surface in virtually every domain of life. Young people graduating from Career Launch programs without understanding the needs, perspectives, and talents of people across generations risk designing products that exclude growing groups of consumers, developing services that miss the populations they are meant to serve, leading multigenerational teams they do not understand, and creating policies shaped by ageist assumptions. Demographic literacy is becoming part of what it means to be prepared for the world of work.



The All Ears Friendship Bench program/ASU

Broader Institutional Returns

Experienced adults and universities can reciprocally create value with, and for, each other. Younger students in Career Launch programs gain access to mentorship, professional networks, and intergenerational learning that enrich their academic experiences and support career development. Faculty gain research partners, practitioner collaborators, and new pedagogical contexts that strengthen their teaching and scholarship. Staff gain new opportunities for programming and community engagement. Surrounding communities gain civic engagement, volunteer capacity, and more capacious and accessible institutional anchors. Universities gain revenue diversification, new avenues for courting philanthropy, and the ability to nimbly adapt and evolve in lockstep with massive demographic and technological change.



The CoGeneration Lab/Bennington College

Demand, and capacity for serving it, exists. Legacy models are the problem.

Most universities already possess many of the foundational assets they need to engage post-career learners. This is because post-career learners want what universities already have and do. Their trusted brands carry deep social trust built over decades or centuries of credentialing the workforce, partnering with communities, and advancing research that addresses real-world problems. Their faculties represent concentrations of expertise rare outside the academy. Their course catalogs span disciplines that experienced adults can explore without the constraints of degree requirements, parental or peer pressure, or an employer's training agenda. Physical campuses already function as vital third places: settings distinct from home and work and purpose-built for discovery, interaction, and community.

In a historical moment of deepening social isolation, digital saturation, and age segregation, university campuses offer something increasingly rare: carefully nurtured and intellectually lively environments where people can encounter ideas and one another at least a bit removed from the pressures of the larger world.

Extending this further, college classrooms and campus spaces can be intergenerational contact zones, places where people of different ages, backgrounds, and life stages encounter one another in the course of shared learning and purpose.

Evidence suggests that post-career learners not only seek this kind of environment but are willing to pay for access to it. Alumni networks further extend this infrastructure, creating globe-spanning platforms for intergenerational learning and mentorship.

Yet these assets are still overwhelmingly organized in service of education for young adults. Campus calendars, advising structures, financial-aid systems, housing models, and student-life programming are organized primarily for 18-to-25-year-olds navigating the transition to adulthood. The result is a structural mismatch: universities enjoy the demand, institutional capacity, and public trust to serve learners across the life course, but inherited routines and narrowly framed missions prevent universities from pursuing – or even noticing – this extraordinary opportunity.

Post-Career Renewal: Different Learners, Different Models

Programs targeting post-career adults will need to look different for specific populations of learners. Some experienced adults will want help navigating a major life transition: empty nests, geographical moves, divorce, or the death of a spouse, for example. Others will seek intellectual challenge, community, renewed purpose or opportunities to put decades of experience to work. Some may be preparing for another chapter of paid work, while others are considering how they want to learn, contribute and live after the period of paid employment is over. Many will want several of these things at once. Understanding these different learners will be an essential starting point for institutions seeking to become Life Course Universities.

Some of this demand is already visible outside higher education. Modern Elder Academy, for example, has served more than 8,000 alumni from 60 countries through destination workshops and online programs focused on navigating midlife transitions and creating meaningful next chapters. Its growth suggests that some adults are willing to invest significant time and resources in experiences centered on transition, purpose, learning and community. And the opportunities need not be mere abstractions.

Universities nationwide already are beginning to experiment with different approaches to reach those learners. We report on a few of them here.

Mirabella at ASU: A residential model for organic intergenerational engagement

The retired physicians we met at the beginning of this report represent post-career learners who are primarily motivated by repurposing their professional expertise to support younger students' learning. Their contribution was made possible by the existence of Mirabella at ASU, a retirement community located on the campus and opened in 2020 as part of a broader long-term effort to support learners at every stage of life and work. Mirabella's physical location on the ASU campus and its policy of granting every resident a student ID is infrastructure that removes physical and perceptual barriers to full integration and belonging at the university. Physical proximity and formal institutional membership are design elements that allow Mirabella residents to immerse themselves in ASU life, to explore and engage according to their specific interests and aptitudes, and to engage with students in authentic ways. Their engagement is not prescribed or overly

curated, but it is nevertheless supported by two dedicated full-time university staff members who are responsible for ensuring that residents have an additive effect for student and faculty ambitions.

With over 400 residents, 80% of whom hold advanced degrees, Mirabella residents each report an average of 16 hours per week of volunteerism, which equates to substantial added capacity across ASU. Residents fill formal and informal support roles as project coaches, instructional mentors in classes and labs, pitch judges, start-up advisors, and docents. Others respond to ad hoc requests from faculty for practice interviewers, standardized patients, citizen scientists, and research participants. They also participate in many extracurricular aspects of campus life: attending sports events and participating extracurricular clubs. About 40% of Mirabella residents classes, discovering disciplinary domains that may not have existed when they were in college, or taking courses that were unhelpful or uninteresting to their younger selves.

“I like having them in my classes. I think it's very motivating. And makes people kind of stop and realize where they are and what a privilege it is to be learning, and that it's not just like something you do to check off the boxes."
— ASU Student

Stanford Distinguished Careers Institute: An immersive model for transition and renewal

Living on campus in the fashion that Mirabella enables is only one mechanism for experienced adults to remain engaged in university learning, community and contribution. Stanford’s Distinguished Careers Institute (DCI) takes a different approach. This year-long program is designed for accomplished adults navigating a major career transition to spend a year at Stanford discovering new passions, learning new skills, and exploring opportunities to contribute in their next chapter. DCI welcomed its first cohort in 2015, and by 2026 DCI had served more than 450 Fellows from around the world, with an average age of nearly 62.

The program is organized around three interconnected pillars: purpose, community, and wellness. Fellows enroll in academic courses available to them throughout Stanford’s seven schools, and also participate in bespoke programming focused on life design, reflection, transitions, and well-being. They are supported by faculty mentors, build relationships with a cohort of peers, and explore new interests and possibilities for the next stage of their lives. Fellows also mentor students, contribute to class projects, support faculty research, and engage with campus organizations.

In 2026, DCI co-hosted more than 80 events with students and campus programs, engaging 201 Fellows and alumni with more than 600 graduate and undergraduate students. DCI Fellows and alumni participate in longitudinal research designed to understand the impact of program elements on Fellows and mechanisms through which the program contributes to Fellows' purpose, community and wellness. In addition, the program conducts periodic surveys of students and faculty to understand the impacts of intergenerational learning at the university.

DCI is only one of a growing group of immersive midlife transition programs across higher education. It helped launch the Nexel Collaborative, which now brings together representatives from 28 institutions across North America and Europe to share practices and help expand and democratize these models for different learners, institutions, and communities.

"I've been really surprised by how open the students are to interacting with Fellows and really how much we have in common that opens a lot of doors to just having meaningful conversations and helping each other along our journeys."
— DCI Fellow

Campus CoGenerate: Widening the possibilities

Campus CoGenerate extends this experimentation across a broader range of institutions and communities. Supported by MetLife Foundation, this collaboration between CoGenerate and Campus Compact seeks to make higher education more age-integrated by bringing generations together to learn from one another, contribute, and work together on shared challenges. CoGenerate's Big Ideas Challenge to Reimagine Higher Education selected six initiatives spanning family-based education, intergenerational housing, community learning, storytelling, the arts and civic engagement. The initiatives vary in population, purpose, and design, but share a recognition that age diversity is a vital civic and academic asset.

Hope Chicago, showcased in the Big Ideas Challenge, is a powerful example of how educational journeys of different generations can reinforce one another. Founded in 2022, the nonprofit provides last-dollar college scholarships for young adults and a parent, guardian, or grandparent of those young adults to pursue postsecondary education along with them. The program currently supports approximately 1,900 students and 300 parents, guardians, and grandparents attending more than 30 higher education institutions. Sharon

Jones returned to college 40 years after leaving because she lacked adequate childcare and transportation. She now studies human development and family studies at Chicago's Olive-Harvey College while her grandson, Ahsan Payne, pursues a degree in mechanical engineering at the University of Illinois-Chicago. Jones has described a "quiet, unspoken competition" between them, while Payne said his grandmother's success motivated his own. Among older learners supported by Hope Chicago, 76 percent persist beyond their first year, compared to a national rate of 45 percent.

Other Big Ideas Challenge winners illustrate the range of possibilities. One proposal developed at Vermont's Bennington College, envisions a Cogeneration Lab where new approaches to intergenerational learning, living and working can be developed and tested across Bennington's distinctive liberal-arts curriculum. These experiments provide early glimpses of what might be possible across the landscape of US higher education if intergenerational learning were to move from the exceptional to the new normal.

The Age-Friendly University Global Network, an association of more than 140 colleges and universities worldwide, provides clear evidence that this work is well underway globally. Member institutions have adopted strategies ranging from campus-based retirement communities, cogenerational learning, research, and workforce engagement, demonstrating that universities can enter this work from different starting points shaped by their own distinct missions and legacy strengths. Taken together, these efforts give shape to Post-Career Renewal as a frontier mission for higher education. Universities need not wait for a single model to prevail before considering what they might do on their own campuses.



Parent and Student Scholar/Hope Chicago

Optimizing Existing Assets and Sourcing New Ones

Universities already possess much of the capacity needed to the Life Course University thesis on their own campuses. Faculty expertise, campus facilities, alumni relationships, convening power, trusted brands, and institutional networks can support new forms of learning and engagement without requiring a major capital build at the outset. Many of these assets already carry substantial fixed costs regardless of how fully they are used. Extending access across the life course brings opportunity to increase asset utilization, operational efficiency, and strategic value. Any given school can begin selectively assessing which experiences their legacy constituencies and new adult learners most value and which models warrant further investment. An expanded view of institutional purpose and optimism about building for the future can be among the early returns.

Once tested, refined, and implemented, new revenue streams from post-career renewal programs can help institutions become Life Course Universities sustainably while contributing to more comprehensive growth and diversification theses. Potential revenue sources include program and membership fees, corporate and community partnerships, research and foundation funding, and new targets for philanthropy.

Evidence for new revenue opportunities remains nascent, but existing models point to credible pathways for financial return. We recognize that engaging post-career learners requires financial models different from Career Launch and Career Sustain. This is because many later-life learners will be seeking access to academic assets whose value may extend beyond earnings or employment mobility: intellectual community, faculty expertise, new peer networks, intergenerational connections, entertainment and cultural experiences, and a sense of belonging and purpose. And of course, only some of the millions of adults in the market for new learning opportunities will be positioned to make the financial and life commitments entailed in programs like ASU's Mirabella or Stanford's DCI.

Fee-for-service and membership models offer another approach. The concept of University as a Service, or UaaS, unbundles elements of the university from the degree and makes selected experiences and resources accessible through program fees or subscriptions. Executive-style programs, short-form learning experiences, retreats and convenings offer other possibilities. Revenue-generating opportunities extend beyond individual programs. nstitutions might develop recurring relationships

through memberships, access to selected courses and campus experiences, alumni learning portfolios, or combinations of these offerings. Different price points and levels of engagement can make it possible to serve a wider range of learners while testing which experiences generate enough value to sustain themselves over time. As a frontier service strategy, the possibility space is wide open.

Beyond program revenue from individual learners, universities are positioned to develop additional sources of support through corporate partnerships, cross-sector collaborations, funded research, foundation and philanthropic funding. Life Course University initiatives may be particularly well suited to these models because the value they create can extend beyond individual learners to employers, families, communities, and society. As organizations across the public, private, and nonprofit sectors respond to demographic change, universities can become valuable partners because of their research capacity, convening power, trusted reputations, and ability to integrate learning, innovation, and community engagement over time. Other partnerships can create more direct sources of institutional revenue. University Retirement Communities provide one established example. These partnerships can generate revenue through ground leases, service agreements, programming, facility use, and philanthropy while giving operators an attractive value proposition through access to university programming, brand recognition, and intellectual life for their residents. Two documented examples of revenue models include Mirabella at ASU, which paid a $7 million up-front payment to ASU for the long-term ground lease, which does not include the ongoing annual contractual payments to the university. Another program, Broadview at Purchase College, reports $2 million in annual payments to the university. Neither examples account for the potential philanthropic returns from resident giving. The economics of this model will vary, but these examples demonstrate that longevity-related engagement can create meaningful institutional value.

Research funding may offer another pathway. Universities with expertise in engineering, design, public health, computer science, gerontology, and related fields can partner with organizations developing products and services for longer lives. In 2018, the USC Leonard Davis School of Gerontology received a $20 million gift to establish the Ney Center for Healthspan Science, supporting interdisciplinary research on the biological, demographic, and psychosocial dimensions of healthy aging. Investments such as this illustrate the potential for visible institutional commitments to longevity to attract research funding, philanthropy, and cross-sector partnerships.



The CoGeneration Lab/Bennington College

Where to Begin?

Becoming a Life Course University is a strategic decision, and it starts at the leadership table. Because the longevity opportunity potentially encompasses enrollment, teaching and learning, workforce development, research, philanthropy, and community engagement, it needs a single point of institutional accountability, connecting these areas around a coherent vision rather than leaving that task to individual offices. Without a clear site for accountability and oversight, promising efforts risk remaining scattered, replicative, and piecemeal rather than transformational.

This matters even more as longevity intersects with response to technological change. Universities often treat AI as an academic or tech problem and demographic change as an enrollment problem, to be managed by different parts of the organization. But demographic change is unfolding simultaneously with the reorganization of work and career pathways, and wholesale reconsideration of the human capabilities that matter most. Treated separately, they look like two disparate challenges. Seen together, demographic and tech change become sites of strategic opportunity: what new roles might a university play in developing and renewing human capability across longer and more dynamic lives?

The first move, therefore, is strategy before design. Before deciding what programs to build, university leaders need to determine what kind of Life Course University they want to be. Answering this question might begin by addressing the following questions:

- How might longer lives reshape educational demand and relevance for our university over the next 2-10 years?
- How are post-career learners already engaging with our institution, and what is their experience?
- How might the longevity opportunity advance our university's mission and existing priorities such as enrollment growth, financial resilience, workforce preparedness for career-launchers, or service to community?
- What role might our university play in supporting learning, contribution, and reinvention beyond primary careers?
- Where might the experience and capabilities of post-career adults strengthen student and faculty success and well-being?
- What are opportunities for philanthropy and grant funding if our university were to commit to serving post-career learners?

If these questions have not been asked, that is itself a finding. It means an entire learner population and strategic opportunity sit outside the field of view.

Like all innovations which meaningfully challenge the status quo in mature organizations, building a Life Course University will meet resistance. If left in place, inherited programs and systems will continue to churn in the service of legacy goals, clienteles and sources of funding. Generating genuine stakeholder buy-in and support will require sustained narrative building by identifying champions and amplifying incremental wins along the way. The good news is that established and promising exemplars have already worked through many of these challenges and their progress offers real grounds for confidence rather than concern.

US higher education has expanded its purposes many times before.

The land-grant movement of the 19th century enabled universities to play key roles in regional economic development on the western frontier. Universities capably served the nation in mobilization for World War II and, at war's end, absorbing returning veterans via the Servicemen's Readjustment Act (1944), popularly known as the GI Bill. They rose again to the project of national security in the wake of the National Defense Education Act (1958), the federal government's omnibus response to the Soviet Union's successful launch of the Sputnik 1 satellite.

And the Higher Education Act (1965) was a central pillar of President Lyndon B. Johnson's proactive response to the mid-century Civil Rights moment. Each of those historical moments required universities to rethink who they serve and how. The boards, presidents, and senior leaders who led those transformations treated them as strategic choices and commitments to engagement with the reigning imperatives of their time.

Demographic and technological change are the imperatives of our own time, and once again the nation can turn to academic leaders for assistance in responding to them – but only if those leaders have the courage and foresight to define a more expansive role for higher education: an institution that supports human flourishing across the full course of life.



The CoGeneration Lab/Bennington College

About the Authors



Lindsey Beagley, EdD, MPA is the Executive Director of Longevity Innovation at ASU Enterprise Partners and holds a Doctor of Education in Higher Education Leadership and Innovation where her research focused on intergenerational learning on college campuses. Beagley serves on the Executive Council of the Age-Friendly University Global Network, a global consortium advancing age-inclusive higher education practice across more than 100 member institutions worldwide. She is best known for leading the launch and operationalization of Mirabella at Arizona State University, the nation's first certified University-Based Retirement Community which serves as a living laboratory for integrating post-career learners into the intellectual, civic, and social life of a major research university. Under her leadership, Mirabella pioneered new pathways for non-credential-seeking learners to engage in ASU courses, programs, and intergenerational collaborations with students, faculty, and academic units. A Fulbright Scholar Award recipient and former Peace Corps Volunteer, Beagley brings a global perspective to one of higher education's most consequential emerging opportunities: redesigning the university for the full arc of human life.



Simon Chan, MBA is a Global Ambassador for the Stanford Center on Longevity, Founder and CEO of Adapt with Intent, and Co-Chair of The Nexel Collaborative, a global alliance of universities advancing post-career learning and life transitions. A former Chair of the Board of Governors at Wilfrid Laurier University, a Canadian public university, he brings a distinctive cross-sector perspective shaped by leadership in university governance, global financial services, and Canada's leading innovation ecosystem. Through senior strategy and innovation roles at Manulife Financial and Communitech, he has helped organizations navigate workforce transformation, demographic change, and emerging technologies. Recognized for his leadership in the emerging longevity field, he bridges higher education, workforce strategy, and longevity, helping boards, university leaders, and organizations rethink how institutions can support learning, work, contribution, and renewal across longer lives. He advances the concept of the Life Course University, exploring how longer lives, artificial intelligence, and demographic change are reshaping the role of universities as institutions that support learning, work, contribution, and renewal across the life course.

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About the Stanford Center on Longevity

The Stanford Center on Longevity (SCL) is an interdisciplinary research center that engages more than 100 faculty across Stanford's seven schools. Directed by Stanford social scientist David Rehkopf and four faculty Co-Directors, it serves as an intellectual hub for researchers interested in longevity and long-living societies.

About CoGenerate

CoGenerate (formerly Encore.org and Civic Ventures) is a U.S.-based nonprofit organization that brings older and younger generations together to address pressing societal challenges. Its work advances cogeneration: harnessing complementary skills, experiences, and perspectives across ages to solve problems, bridge divides, and strengthen communities.

About the Age-Friendly University Global Network

The Age-Friendly University Global Network is a consortium of over 140 colleges and universities worldwide, over 100 of which are in the United States, committed to the Ten Principles of an Age-Friendly University which advance the unique contribution higher education can make in a globally aging world.

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