

8-1-1983

# Employer's financial aid to employees for education: Are some educational barriers removed?

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EMPLOYER'S FINANCIAL AID TO EMPLOYEES  
FOR EDUCATION:  
ARE SOME EDUCATIONAL BARRIERS REMOVED?

Presented to the

Graduate Faculty  
University of Nebraska  
at Omaha

In Partial Fulfillment  
of the Requirements for the Degree  
Specialist in Education

University of Nebraska at Omaha

by

Jerome L. Greenberg

August 1983

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## CHAPTER I

INTRODUCTION

"The aim of adult education, as I see it, is to inspire grown-ups to be something more than they are now and to do their work better than they do it. Its beginning is wherever one finds oneself. It ends only when ambition ceases to function. At its best, it leads to constantly increasing richness of life, better appreciation of what life offers, great satisfaction in the use of mind and body, and better understanding of the rights and duties of one's fellowman." (James E. Russell, 1978)

The purpose of this field project was to assess the problems faced by adult learners in the pursuit of a continuing education, and find the factors which lead them on the path to life-long learning or deter them from this pursuit. A review of the literature examined various compromises, solutions, and/or alternatives to the problem. Questionnaires were used to gather data for further in-depth studies of this problem.

PROBLEM

Education is not cheap! Education takes time! Education for an adult may include a family unit! The adult learner is faced with the problem of financing an education. Most sources open to the traditional student are closed to the adult. As a worker with responsibilities of self-support and/or supporting a family, full-time work is required, thereby reducing available hours to go to school and study. Can an employer's financial assis-

tance and/or release time for classes make a significant difference in the perception of educational opportunities for the employee? Does the assistance of the employer improve the morals and performance of the employee?

### Significance

A nineteen-year-old entering the university could be considered an adult. Many underclassmen as well as most upperclassmen could fit the description and definition of the adult learner. However, in the area of adult education and CONTINUING STUDIES, we are looking at an adult who is pursuing a non-traditional course to a goal of his choosing. In many cases, these persons have at one time or another in their lifetimes foregone the educational opportunities considered traditional and have returned, at a later date, to either finish a degree program, commence a program, or be concerned with non-credit work.

Adult learners are found in the classrooms for one or more of the following reasons:

1. Professional Advancement
2. Social welfare (C.P.R. - First Aid)
3. Escape stimulation
4. Cognitive interest
5. Social contact
6. External expectations

The adult who has delayed his education is confronted with a completely different set of circumstances when the decision is made to return to school. While desire and motivation for the adult must be present, the same is not necessarily true of the adolescent. The adolescent continues as what is expected. The adult pursues his education more by desire and motivation. While the actions of the adolescent have minimal effect on others (other than money), many extrinsic factors weigh on the adult. They may be in conflict with his job. The adult must be concerned how his actions will affect his job performance and the lives of family members. Both of these can be very important factors in the success or failure of the adult coming back to school.

An adult seeking an ongoing education is a unique person who must be identified, exposed to the opportunities of adult education, shown the need for his fulfillment, motivated to challenge himself with goals, and assisted and encouraged by all those in contact with him to attain those goals.

The problem facing the prospective learner regarding the family takes on a completely different set of guidelines. For every action the adult takes, he must take into consideration the effect on those around him. Can he afford the cost? Unfortunately, the educational process



costs money. The family budget must be stretched for educational expenses. Can he afford the time? The grass needs to be mowed, the house needs painting, the kids need his parental guidance. Social life will have to be curtailed as school will take up considerable time. For the above the entire family, now, becomes involved in the adult's pursuit of education.

For the adult learner motivated to pursue an education, and for the family unit offering support, all become involved and benefit from the gains.

Today, the need for adult education is felt at every level of our society--blue collar, homemaker, managerial professional, office service staffs, and retired persons. If our universities are, by definition, the purveyors of universal knowledge, then we cannot be limited by traditional boundaries of age, educational background, or occupation.

About half of all persons enrolled in post secondary education institutions are part-time, adult students, but federal policies are almost exclusively designed to benefit young, full-time students, according to a federal advisory group.

In a special report to Congress and the President, the National Advisory Council on Extension and Continuing Education detailed what it called inequities toward adult

students in present federal policies and said the new Department of Education should give the issue high priority.

Because of restrictions in federal education aid programs, part-time, adult students are virtually locked out of federal financial aid; which means that for the most part, they must pay for it themselves.

Just as there are federal programs for the disadvantaged at the elementary, secondary and traditional post-secondary levels, there also should be new programs for "disadvantaged adults" who wish to continue their education on an extended part-time basis.

For those learners who have the advantage of employer cooperation, the entire educational process becomes much simpler and much more rewarding. Some employers will arrange to have certain classes brought to the place of employment so that many learners have the opportunity to avail themselves of the offering. These same enlightened institutions will even assist their employees with financial aid.

Today, many employers realize that improved mental outlooks mean better and more productive employees. "Pleasure and self-esteem are the two main benefits that an adult learner may expect." (Tough, 1971) With this in mind, employers are encouraging employees to further their

knowledge, and in many cases the companies offer financial backing for incentives to continue an education. A learning project may make it possible for the adult to better his job position or possibly enable him to have a career change which could offer more opportunities for fulfillment.

It could appear that a working person with family, social, and work responsibilities would be content to use any spare time to relax and not be concerned with undertaking additional responsibilities such as continuing education; however, for many, this is not the way of life. For many, the process of lifelong learning is a way of life.

There are many variable that could determine a person's fate. This thesis will examine the employer/employee relationship regarding education and educational opportunities. Major local business organizations have professional staff development departments who perform various educational functions, i.e., enhance seminars and training classes, educational counseling for continuing education, and development of educational programs.

The problem then was to assess the employer-employee perception of education and educational opportunities and barriers.

## CHAPTER II

RELATED LITERATURE

The concern for satisfying the needs of the adult learner started shortly after World War I. Adult Learning (Thorndike, 1928) was the first scientific study of adult learning. For the next few years, many persons became involved in theories of the adult learner.

A theory advanced by Lawrence P. Jacks (1929) was that "learning and living are not two separate departments or operations in life. These are two names for a continuous process looked at from opposite ends. The final objective of the new education (continuing studies, adult education) is the gradual transformation of the industry of the world into the university of the world; in other words, the gradual bringing about of a state of things in which "breadwinning" and "soulsaving" instead of being, as now, disconnected and opposed operations, shall become a single continuous operation". This was written over fifty years ago. Today we are still attempting to put this theory to practice.

It is seen that the theory of adult education was established. Today, a field, Andragogy, is completely devoted to the adult learner. Although most of the area has been devoted on how to teach the adult and how the

adult learns, research has been developed on who are potential students and what their specific needs are.

The Establishment of the Adult School (Torbert, 1936) was a beginning in removing barriers for the adult learner.

"Success in teaching rests much more with the teacher than with the subject being taught, and for adults the eventual drawing power of the school will depend very heavily upon the reputation of the teachers themselves."

The creation of a favorable environment is essential. It must be constantly remembered that an adult school is not under the protectorate of compulsory education laws such as apply to children. On the contrary, students have to be attracted to the doors of the school and once there, they have to be impregnated with enthusiasm and then induced to remain.

Allen Tough (1971) was interested in determining what motivated adults to begin a learning project, and found that, overwhelmingly, his subjects anticipated several desired outcomes and benefits to result. Some of the benefits are immediate: satisfying curiosity, enjoying practicing the skill, enjoying the activity of learning; others are long run: producing something, imparting knowledge or skill to others, understanding what will happen in some future situation.

The adult learner was grouped into three categories by Cyril O. Houle (1961).

1. The "goal-oriented" learner who uses education for accomplishing fairly clear-cut objectives. These individuals usually did not make any real start on the continuing education until their middle twenties and after--sometimes much later.
2. The "activity-oriented", who take part because they find in the circumstances of the learning meaning which has no necessary connection with the content or the announced purpose of the activity. These individuals also begin their sustained participation in adult education at the point when their problems or their needs become sufficiently pressing.
3. The "learning-oriented" who seek knowledge for its own sake. Unlike other types, most learning-oriented adults have been engrossed in learning as long as they can remember.

E. C. Lindeman (1961) says it a little differently. "Under examination, and viewed from the standpoint of adult education, such personalities seem to want among other things, intelligence, power, self-expression, freedom, creativity, appreciation, enjoyment, fellowship, or stated in terms of the Greek ideal, they are searchers after the good life. They want to count for something; they want their experiences to be vivid and meaningful; they want their talents to be utilized; they want to know beauty and joy; and they want all these realizations of their total personality to be shared in communities of fellowship."

In the 1960's, social reforms started in the area of adult education. The barriers were attacked. Traditional institutions resisted, but money made the traditional

institution take a fresh look at the adult learner. At this time the doors opened for new experimental colleges to make an entrance.

Federal financial support started the push for reform. Educational extension played a role in almost every piece of social legislation enacted during the 1960's and 1970's--Higher Education Act, Higher Education Facilities Act, the Manpower Development and Training Act, the Public Health Service Act.

"The National Advisory Council on Extension and Continuing Education identified 184 discrete Federal programs funded with about \$2.35 billion going directly to institutions of higher education." (Knowles, 1980)

There are very few forms of education in America that the public pays for directly in any amount which might be considered adequate.

T. M. Hesburgh (1973) said, "The changing nature of our society requires virtually all citizens to gain new skills and intellectual orientation throughout their lives.

"Under a system of lifelong learning, all institutions would share responsibility for helping people to educate themselves.

"All educational institutions have a responsibility to develop in their students the ability to engage in self-learning.

"Society should encourage broadened rules for the consumer in which each person has rights, as a citizen, to educational benefits and the freedom to select from among a broad area of continuing educational alternatives."

The literature examined to this point has tried to provide information regarding the formation of adult education, identifying the learner, and exploring the responsibilities of institutions.

The founders of this nation showed their concern for education. In 1785 a federal ordinance provided that public land be set aside for public schools.

This ordinance was followed up with the Ordinance of 1787 in which was said, "religion, morality, and knowledge, being necessary to good government and happiness of mankind, schools and the means of education shall forever be encouraged."

The adult learner has been identified. Educators and social scientists have developed theories on how to teach the individual. They have researched the learning theories of the student and believe they know how to properly develop a course, make the course offering, instruct the student, and thereby, implant knowledge. If only dealing with the individual, the theories might be true, but in reality, they are mere postulates.

One of the more significant aspects of what can make



adult education be either successful or result in failure are Reference, Social, and Peer Groups.

Each adult learner who is a member of a family group has an obligation to that group. Olmstead (1978) makes the distinction between the terms "small groups" and "primary groups." Small refers to numbers, not to individual sizes or degree of influence; although difficult to define, 20 would be the upper limit. The term "primary groups" reverses these features, and refers not to size, but to strength of influence. This is the definition that fits the family. Small and influential. The individual family member is both a member of a social group and peer group. As a social member, interaction with other family members is essential for the tranquility of the unit. Communication must be carried on, and one person's desires, needs, goals and motivation of the family. Consideration must be given to those who may be involved in the learning process. Socially, the learner has obligations. Family requirements are to the spouse and children. The learner may be required, as a member of the group, to participate in group activities such as the PTA or neighborhood associations. The learner may find he has to sacrifice time for the children by being involved in little league, school activities, family outings or family gatherings. The adult learner does not fit a mold.

The peer group plays a very important part in the life of the adult learner. There is increasing recognition of the power of the peer group to influence values and beliefs. Peer group influence and pressure affect the adult learner. As the learner's lifestyle may change, so might the peer groups change. Groups play an important role in the daily perspectives, viewpoints, and values in everyone's lives.

For the adult to consider continuing his education, it is necessary for the relationship of the group to be considered. In the cases of the educationally disadvantaged, the decision for one member to attempt to increase his knowledge may be more difficult due to lack of understanding among the social and peer groups as to what the learner is striving for and thereby not only fail to offer support, but could tend to throw roadblocks in the path.

Jerry Howard (1976) states that the members of the group should be a creative team in which all members set the goals, decide on the action necessary to achieve the goals, harness the opinions and information of each member, utilize available resources and be concerned about the growth, development and participation of each member. To achieve this objective, Howard has said that "all living is adjusting." Psychologists have tried for many years to understand and explain why people act as they

do. Howard has examined many areas dealing with the psychology and interaction of an individual with the group. "In order to improve our performance in interpersonal skills, we must try to understand others." This enables the learner to function within the group structure.

Howard believes that man's behavior is determined by several different kinds of motives. He has certain basic appetities, emotions, feelings and social motives, all of which influence his behavior and dictate his activity. Motives will continue to be blocked but it is important that we recognize the method of adjustment other people use so that we can help them to attain their primary motive.

To try to achieve unity in the family group, a method of reinforcement is necessary. Should the learner pursue his education, he must share with his family in positive ways. They should all be a part of this experience.

As Howard stated, "We must understand ourselves before we try to understand others. This is 'self-esteem'." A leader in this field is Nathaniel Branden, whose book, Psychology of Self Esteem, covers his theory.

As the available literature is reviewed, it can be seen where it moves from one theory to another, from one concept to another, from one field to another, and all theories build on the previous one. As Howard writes

about man's relationship to man, Branden writes about man's relationship to himself. Branden says that "nearly all psychologists recognize the need for self-esteem in man, its relationship to mental health, and the role that it plays in motivation, but they have not identified the nature of self-esteem, the relationship it has to mental health, nor identified the principals involved in this relationship."

A summary of the theme of Branden's theory will assist in understanding the individual's responsibility in understanding himself.

1. Man's faculty of reason is his basic means of survival; therefore, the development of his mind, and the development of his ability to think are the foremost requirements of his well-being.
2. Man can make the choice to think or not to think, to exercise his reason or suspend it. Because he can make that choice, man is uniquely a self-determined and self-created being.
3. Man's emotions and desires are the product of conscious or subconscious value judgments; therefore, the premises, conclusions and values he arrives at or accepts, and with which he programs his subconscious, are essential to an explanation of his behavior.

4. Man's role demands upon his mind's ability to perceive reality without distortion. This perception, unobstructed by reality-avoiding blocks, is the necessary standard of mental health.
5. Man must achieve self-esteem by his own will and effort. He must make himself into a person able to deal with reality, achieve happiness, and he needs to know that he has achieved this task. This is the basis of self-esteem.
6. Self-esteem is a basic psychological need. The failure to achieve it leads to disastrous consequences, and underlies all neurotic disorders.
7. Man's self-concept is crucially important to his choice of values and goals. The degree of his self-esteem (or lack of it) has a profound impact on his desires, his ambitions, his productive activity, his sexual-romantic responses, and indeed, on every aspect of his life.

Dr. Mary Jane Even in her paper, "Life-Span Developmental Psychology: New Perspectives for Adult Education Researchers," advises that "since Charlotte Buhler began her work in 1933 developing and describing basic life tendencies which act to some extent at all stages of life," research has increased in the field of life-span development. Vivian R. McCoy (1977) has written that the

staff represented has gained new knowledge about: how adults develop over the life span; how changing social institutions, such as work and the family, affect the developing adult; how adults define their own learning needs, and how andragogy may be used to teach the knowledge and skills for adult functioning. In the article, McCoy offers some insight by researchers into the definition of "adult."

Many theorists have been working in the area of "life stages." Roger Gould (1975) said, "Adults aren't fully forged by adolescence. Growth continues from the optimism of the 20's through the doubts of the early 30's, the urgencies of the early 40's, and the mellowing and self-acceptance of the 50's." McCoy defines it a little finer as 16-22: leaving the family; 22-34: questions, questions; 35-42: mid-life explosion; 44-50: settling down; After 50: growth toward wisdom.

D. Levinson, R. L. Gould, G. Sheehy, E. Erikson, B. Neugarten, A. W. Chickering, and M. J. Even are just some of the interpreters and interpolaters of life-span research (M. J. Even). Each researcher has done as McCoy and Gould in finding certain characteristics at certain age levels.

Again, it is seen that adults will have to deal with another problem in the group--that of life cycles. As

each member of the family group is most likely in a different cycle, dominant concerns will affect each differently.

A tentative theory of aging concluded that the desire to prevent or retard the process of aging has obsessed humans for thousands of years, and attempts to understand the process of aging have resulted in the development of numerous theories (Busse and Pfeiffer, 1969). Theories of aging can be classified as biological, sociological, or psychological. The theory of disengagement is one of several sociological theories. These theories are partially explained by their respective names.

"The Theory of Disengagement" has to do with the aging; however, in the life span of the individual he may also disengage at any age when he feels that he has no further place in society. In the family group, the learner could be highly motivated to pursue a course of study, but the spouse could be in another cycle or be disengaged and, therefore, become a hinderance to the learner.

As an adult learner could be of any age, the theory of disengagement has flaws. A look at the institutions which engage in adult education will show that many elderly are involved in a continuing education process. They have not disengaged. The family learner could very well be from a later year life cycle which normally would

envision the person to be settled and satisfied with his position in life. As a learner in the upper age limits, he could be doing the opposite of what is considered disengagement. He could be engaging in many activities for the adult learner. Again, the group comes into play. Is the family engaged or disengaged? Is the peer group engaged or disengaged? As stated, the groups play an important part on the learner.

In the family group, another concern may arise-- physical acuity. As the learner grows older, acuity may diminish in the areas of sight and hearing. At times the aid of the family could be required to assist the learner in the pursuit of his goals.

The adult learner in his drive to attain his goals will come under stress. Dr. Hans Selye (1974) defines stress as "the non-specific response of the body to any demand made upon it." He emphasizes the idea that it is immaterial whether the agent or situation we face is pleasant or unpleasant. Selye has done much research and work in the field of stress. According to Selye, each individual is born with just so much "adaptation energy" and when it runs out, life ceases. The theory has support, but as stress is a constant companion of the adult learner, the "stage of exhaustion" could come too early.

Stress can come from many areas. The adult learner



must learn to cope "load." Howard McClusky's Margin Theory (1970) is one of the recognized methods of dealing with stress/load. McClusky describes an individual's "power" as the totality of all the resources upon which he can draw at any one specific time in his life. An adult's power would include his income, social position, skills, physical capacity, time, friends, and organizations to which he belongs. An individual's "load" is all the demands on his life, such as job, family responsibilities, organizational positions, and other commitments. The Load an adult carries is both external and internal; the Load is defined both by society and the individual. In an individual's life there is always a balance between Power and Load. The "margin" is the excess of Power to Load. It can be seen how the entire theory of Margin is what will enable the learner to become, if possible, involved in continuing education. The Margin will be based on motivation. The key word in this theory is "motivation." Motivation can be broken down into two categories, i.e., primary, or what is essential to survival and well being; secondary, desire to succeed or to gain peer approval.

The process of motivation may be either intrinsic--doing a job and/or task for the joy and love of the doing--a deep personal satisfaction for accomplishment; extrinsic--doing a job and/or task for a reward or for the

purpose of avoiding punishment; or inspiration--an inspiring influence, any stimulus to creative thought or action. Motivation is the power to overcome the Load to be able to deal with stress and to attain goals.

The adult learner in the family group will have to be aware of the two distinctions in motivation. It is important that the whole group is aware of this process or else the continuing education may be lost.

As this paper has progressed, many areas have been reviewed. All the areas deal with problems. To reach goals, set objectives, feel a minimum of stress, have a Margin of Power, interact with others, and have fulfillment, one must learn to deal with "problem solving."

**PROBLEM:** To have a problem, a person must have a goal or goals that he accepts as his own. A problem arises when the person finds it impossible to proceed quickly and directly to the goal. When a goal cannot be readily achieved, it is because there is no open path to it or because the individual sees two or more competing paths or goals and he cannot decide which one to pursue (Gigge, 1976).

**PROBLEM SOLVING:** Problem solving is the most complex kind of human learning. Problem solving can be viewed as a form of transfer of learning in which experience in one task influences performance in another task (DeCecceco,

1974). Problem solving is a form of learning that requires the internal event usually called thinking.

The adult learner in his social and/or peer group will have problems to face and to resolve if the desire is to continue an education. People tend to accept the "training" that would be required as job-related, but they have yet to understand the motivation of a learner for knowledge.

In the review of literature, barriers brought forth in the problem have been examined. Institutional barriers may be overcome for the non-traditional student when traditional institutions join the age of today. Then, they will offer academic standards, proper faculty, environment, prestige, recognition, and financial consideration for the adult student.

Situational barriers cannot be avoided, but the literature tries to show how the adult student and those with whom he contacts can cope.

The dispositional attitude of the student or prospective student is a major factor in either success or failure in the pursuit of an education.

Do adult learners experience external forces affecting their pursuit of an education? The answer is yes; however, these forces can be met, as what really matters is the individual's desire to learn and his need to learn

and his capacity to learn

In a special report to Congress and the President, the National Advisory Council on Extension and Continuing Education reported at least 17 million Americans are enrolled in some type of adult education, but because of restrictions in federal education aid programs, part-time adult students are locked out of financial aid (Quinlan, 1979).

Today's adult student represents the suburban middle class. Minorities, the unemployed, and the poor are proportionately under-represented in the educational process.

Money in many forms has been available to disadvantaged, secondary, and traditional post-secondary levels. Programs need to be implemented that will provide financial aid for the "disadvantaged" adult student. Counselors are needed for the adult seeking an ongoing educational experience. And, the message must be taken to all the uninformed that there is an educational process for the adult. It may not be what it should be, but as the research has shown, and continues to show, that progress is being made and better understandings of the problems are being sought. With the rapid changes being brought about in lifestyles, life long learning is no longer a luxury, but a necessity to survive.

## CHAPTER III

METHODOLOGY

The following methods were used to obtain data for this proposal:

1. A questionnaire was developed to assess the institutional, situational, and dispositional opportunities and barriers perceived by the employers and employees.
2. The questionnaire included items sampling the variables cited.
3. The questionnaire was submitted to the professional staff of the College of Continuing Studies of the University of Nebraska at Omaha for their review for validity and completeness.
4. The completed questionnaire was mailed to a sample of employers and employees who are engaged in various continuing education activities.
5. The questionnaire was mailed to a control group, i.e., employers and employees not involved with continuing education.
6. The employee sample from the two groups was selected by random sampling with at least 5% of the employees, with a 150 maximum being sampled.
7. Each employer was sampled with the attempt to sample six groups--three control and three experiential.
8. Two weeks after the initial mailing of questionnaires, a follow-up was sent to the non-respondents.
9. The responses were tabulated and compared.

This study was supplemented by personal interviews with students attending classes at the Peter Kiewit Con-

ference Center. As this group is involved with continuing education, the interviews were directed to inquiring how barriers have been overcome thereby enabling them to attend classes.

### Assumptions

Employees can reliably recall the problems, constraints, and opportunities related to their educational choices.

### Definitions

Adult education, as used in this paper, is synonymous with continuing education, life-long learning, experiential learning, and/or non-traditional education.

### Significance

1. Employers who wish to facilitate further employee educational opportunities.
2. Insight for Continuing Education Directors.

Henry Thoreau once said, "We must believe that education is not a part of life; that it is life itself--that the society which encourages and supports lifelong learning for each of its members stands a greater chance that those members will remain vital and productive far into the future."

## CHAPTER IV

PRESENTATION OF DATA

A total of two hundred questionnaires were distributed for this survey. The return rate was 60%, or one hundred and twenty.

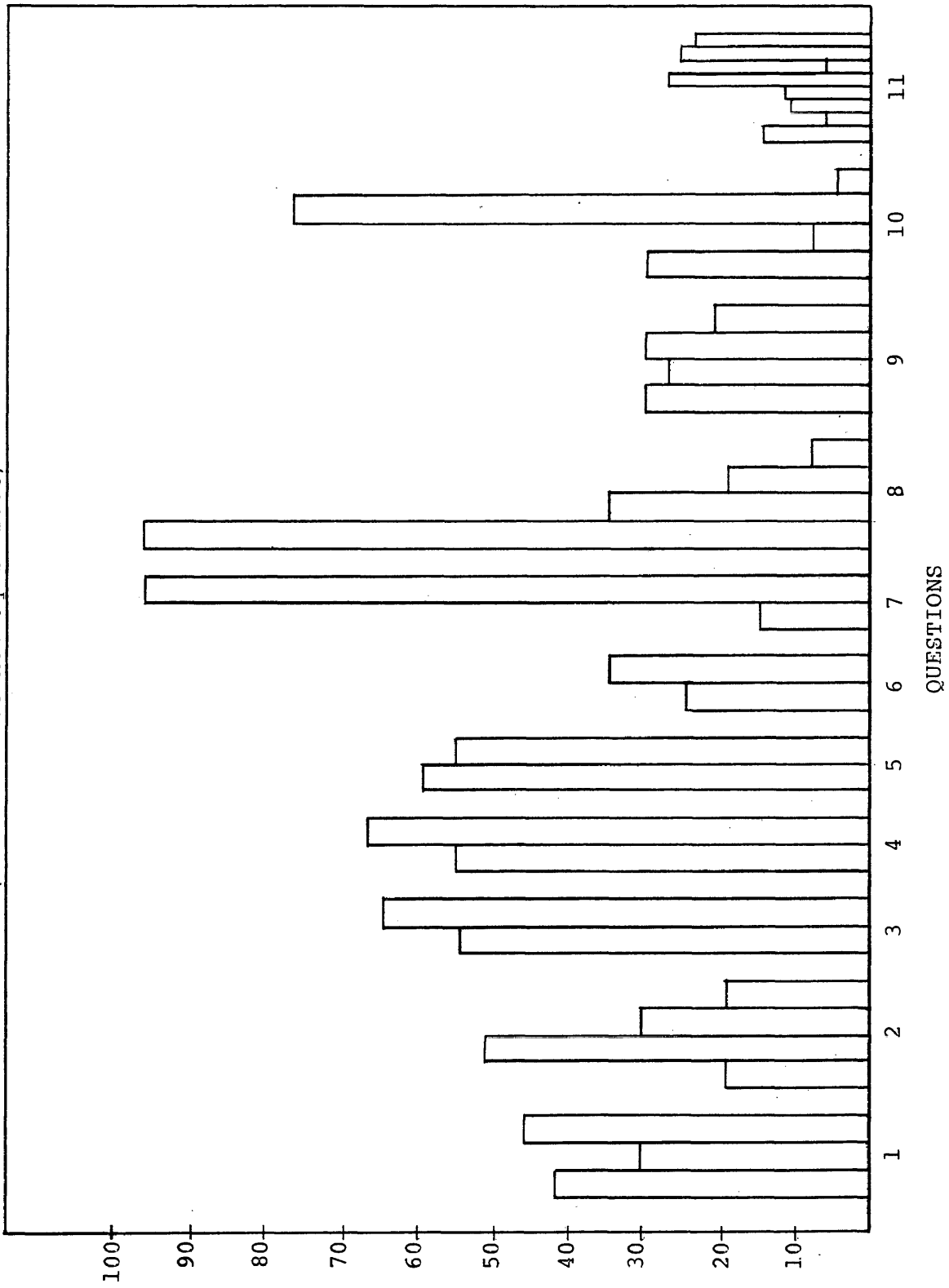
Four main categories developed, i.e., demographics, concepts of adult education, employer/employee relations, and barriers to continuing education.

The respondents were predominantly professional, over 25 years old, earning under \$25,000 per year, and living in a house in the southwest and central part of Omaha.

Demographics

Table.1 illustrates the number of people answering questions 1 through 11. Some questions were not answered and other questions were answered in more than one way. Demographically, the questionnaire produced an even balance. Three questions were out of balance. Very few workers were financially responsible for others outside their households; most people need to work to support themselves, and twice as many of those questioned lived in houses as opposed to other types of living quarters. Living in houses does require more maintenance time than other forms of housing, and therefore, has an effect on a potential adult student.

TABLE 1. DEMOGRAPHICS (All totals do not equal 100%)





### Education Concepts

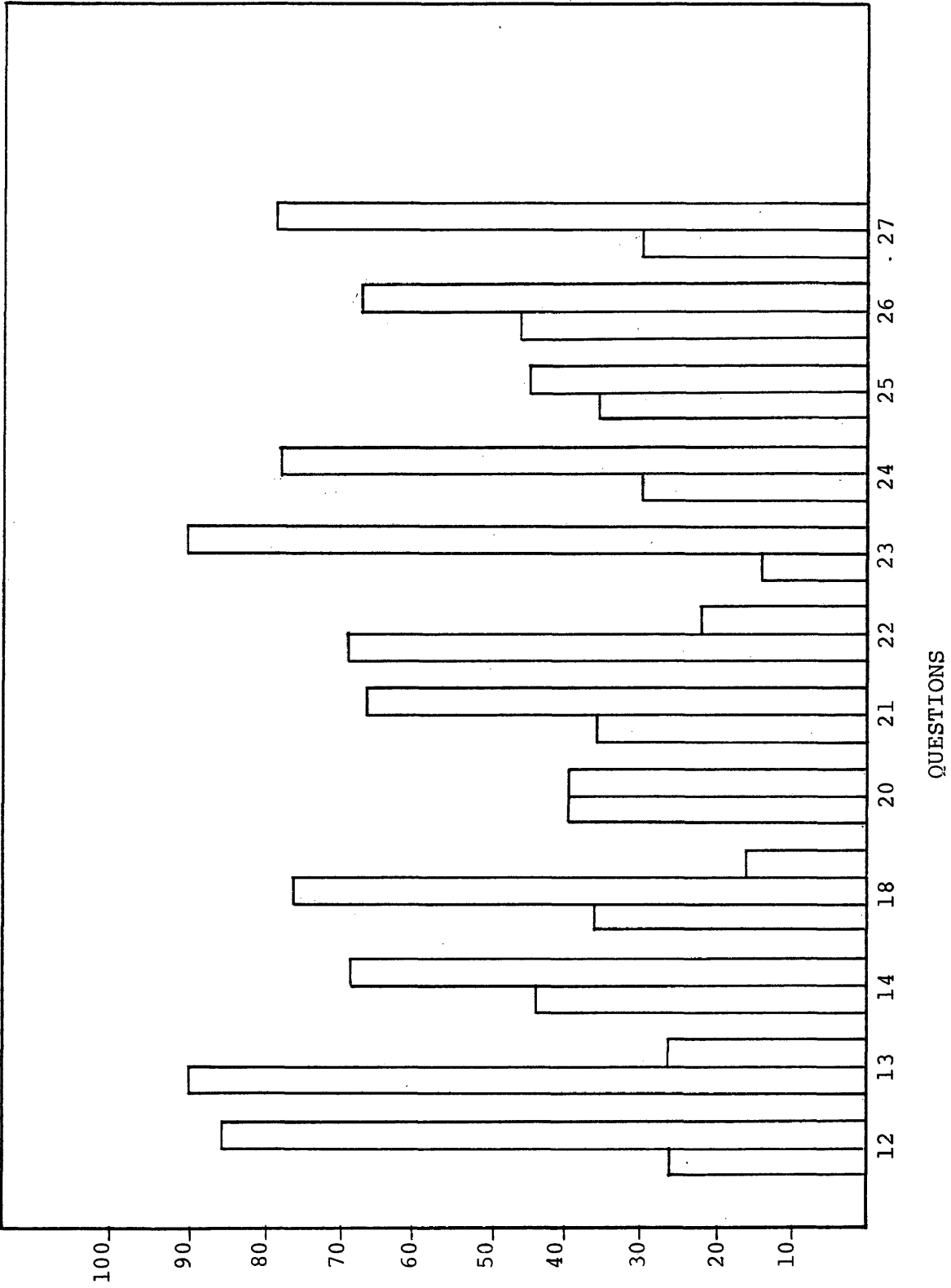
The respondents show an understanding of continuing education (see Table 2). Personal interviews reinforce this understanding as the respondents were asked for definitions and perceptions of the terms Continuing Education, Adult Education, and Lifelong Learning. With this understanding it then is shown that a large majority believe their education is not complete. Over 57% are still taking classes.

### Employer/Employee Relations

The two significant barriers to further schooling are shown as class schedules and finances. This is the area where the employer can offer assistance through tuition assistance (Appendix II) and/or release time to attend classes. Surprisingly, although finances are perceived to be a barrier, 65% of the respondents have not investigated the many tuition reimbursement programs offered.

While 72.5% of the employers offer some form of tuition reimbursement, only 25% give release time for the employee to attend classes. This is reflected in the preference of night and weekend classes by working adults as shown in Table 3. Because of employers' reluctance to provide release time, question 19 indicates that pre-work hour classes or lunchtime classes could also be supported.

TABLE 2. EDUCATION CONCEPTS



In-house training is offered by 37.5% of the employers, but 45% will give release time to employees to attend professional meetings. Only 30%, however, will help defray the costs of participation.

Strangely, only 50% of the respondents believe their job performance is improved through continuing education.

#### Barriers - Pro and Con

Whether the barrier has been overcome or whether the barrier is restrictive, the same two problems predominate--Finances and family needs. Following in order for barriers overcome are:

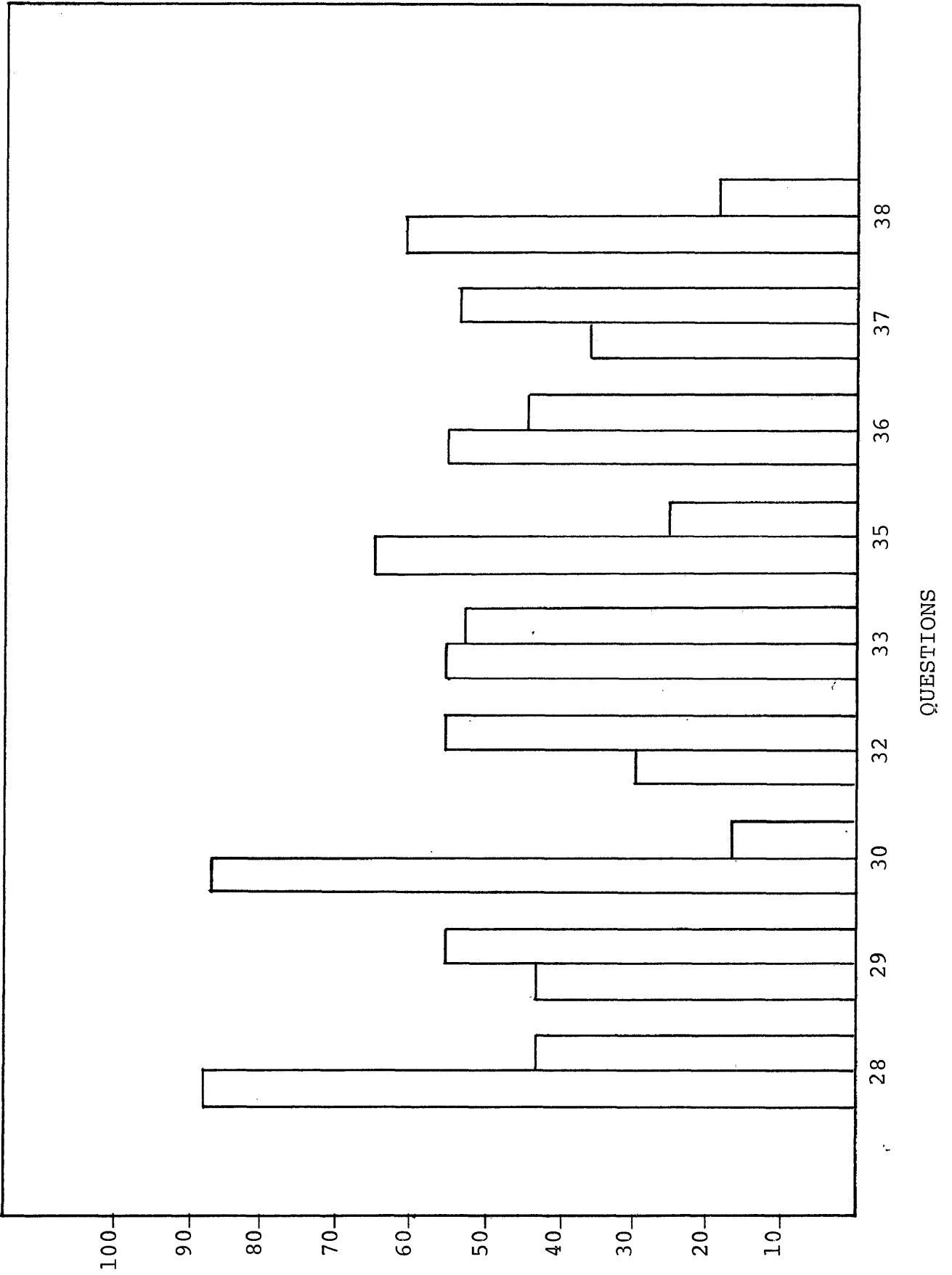
1. Scheduling
2. Study time
3. Travel
4. Employer/employee conflicts

The remaining most important perceived barriers restricting education are:

1. Lack of free time
2. Lack of motivation
3. Too many other activities

The survey shows 35% of respondents involved in continuing education, and with only 22.5% feeling their education complete, the large disparity illustrates the barriers to the continued education.

TABLE 3. EMPLOYER/EMPLOYEE RELATIONS



## CHAPTER V

CONCLUSIONS

The results of this questionnaire must be viewed critically, as the survey was conducted under fairly informal research conditions. The return of the questionnaires fell short and the respondents did not answer the questionnaire fully. However, some interesting observations may be made and they could be carried out to some conclusions.

An assumption could be made that most employees in the business area would be married; however, this survey showed 45% of the respondents to be single. This figure, with the 50% who have no family obligations, would indicate the possibility of more adults pursuing educational goals. Yet, the majority (65%) are not involved. It could, then, be projected that finance is the major barrier. With 72.5% of the employers involved in some form of tuition assistance, the financial barrier may be exaggerated. In addition to employer contributions, there are other forms of financial assistance, i.e., scholarships and student loans. The dichotomy is that while 72.5% of the respondents feel their education is still not completed, only 25% have investigated financial assistance.

Although the respondents perceive finances to be the major barrier to continuing education, the questionnaire would suggest that scheduling or class times would be the most pertinent problem.

Educational institutions catering to adult students attempt to meet their needs; however, it is impossible to meet all the scheduling needs. For the students to be able, then, to take full advantage of educational opportunities, release time is of prime importance. As our summary indicates, only 25% of the employers will give employees this option, but 45% of the employers will support time off for the employee to attend professional meetings.

Our society is looking to an educated class of people to lead us through the coming years. High technology requires constant schooling and updating. Introduction of new systems to business requires constant retraining.

If the goals of our society are to be met, it becomes incumbent on employers to assist employees in continuing their education. The employer needs to be aware that an enlightened employee is an asset to the firm, not only in productivity, but in loyalty and job satisfaction. The employees, then, must realize that their education never stops; if they wish to continue occupational and personal growth, they must seek out all avenues available and be

prepared to make some personal sacrifices. It's a two way street--the employer needs employees capable of the highest performance and prepared for coming changes, the employee needs to be prepared to meet the challenges of his job and future demands.

### Recommendations

#### For Employers:

1. Increase awareness of the field of continuing education.
2. Become involved in professional organizations working in the fields of providing continuing education.
3. Investigate the possibilities of providing financial aid and/or release time for employees to become students.
4. Encourage employees to continue their education.
5. Attempt to use the acquired skills of the employee to its maximum. This becomes a reward for both the employer and employee for the educational undertaking.

#### For the Employee:

1. Seek career and educational counseling from an institution with the proper credentials.
2. Include the family in the educational goals and decisions.

3. Investigate all financial aid options.
4. Discuss career and educational goals with employers.
5. Become active in professional organizations in order to share goals, interests, and educational opportunities.
6. Put your education to use. Challenge your employer!

For the adult learner motivated to pursue an education, for the family unit support, and for the employer becoming a partner, continuing education offers all involved the benefits from the gains.

"Adult education is to set men free--from governmental oppression, from materialism, from bad taste in living, in music, in drama, in recreation, and most of all, free from the utter drabness of unfulfilled lives."

(Morse A. Cartwright, 1935.)



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## QUESTIONNAIRE

1. Are you Managerial\_\_\_\_\_, Clerical\_\_\_\_\_, or Other\_\_\_\_\_?
2. Is your age 18-24\_\_\_\_\_, 25-34\_\_\_\_\_, 35-44\_\_\_\_\_, over 45\_\_\_\_\_?
3. Are you Male\_\_\_\_\_, Female\_\_\_\_\_?
4. Are you Single\_\_\_\_\_, Married\_\_\_\_\_?
5. Do you have children living at home? Yes\_\_\_\_\_ No\_\_\_\_\_
6. If yes to #5, do you have the sole responsibility for their growth? Yes\_\_\_\_\_ No\_\_\_\_\_
7. Are you responsible for the care and welfare of others than children (i.e. parents)? Yes\_\_\_\_\_ No\_\_\_\_\_
8. Are you working to support your financial needs?\_\_\_\_\_  
Supplement family needs?\_\_\_\_\_ Provide for "extras"?\_\_\_\_\_  
Something to do?\_\_\_\_\_
9. Is your family income under \$15,000\_\_\_\_\_, 15-25,000\_\_\_\_\_,  
25-40,000\_\_\_\_\_, or over 40,000\_\_\_\_\_?
10. Do you live in an Apartment\_\_\_\_\_, Multiplex\_\_\_\_\_, House\_\_\_\_\_,  
Condo\_\_\_\_\_?
11. Geographically, do you live N\_\_\_\_\_, NE\_\_\_\_\_, NW\_\_\_\_\_, S\_\_\_\_\_,  
SW\_\_\_\_\_, SE\_\_\_\_\_, CENTRAL\_\_\_\_\_ Omaha? or, Other  
(specify)\_\_\_\_\_
12. Do you feel your education complete? Yes\_\_\_\_\_ No\_\_\_\_\_
13. Are you familiar with Adult Education, Lifelong Learning,  
Continuing Education programs? Yes\_\_\_\_\_ No\_\_\_\_\_
14. Are you now taking any classes? Yes\_\_\_\_\_ No\_\_\_\_\_;  
Credit\_\_\_\_\_ Non-Credit\_\_\_\_\_
15. If yes, from what institution? \_\_\_\_\_
16. Are you taking classes on a main campus\_\_\_\_\_ or off-campus\_\_\_\_\_  
site?
17. Are your classes day\_\_\_\_\_, night\_\_\_\_\_, weekend\_\_\_\_\_?
18. If given the choice, would you prefer day\_\_\_\_\_, night\_\_\_\_\_, or  
weekend\_\_\_\_\_ classes?

19. Would you consider an early morning class\_\_\_\_\_, or lunch time class\_\_\_\_\_?
20. Are class schedules a deterrent to attending classes?  
Yes\_\_\_\_\_ No\_\_\_\_\_
21. Are the locations of classes a problem? Yes\_\_\_\_\_ No\_\_\_\_\_
22. Do the classes offered meet your needs? Yes\_\_\_\_\_ No\_\_\_\_\_
23. Is transportation to or from classes a problem? Yes\_\_\_\_\_ No\_\_\_\_\_
24. Are family needs keeping you from continuing your education?  
Yes\_\_\_\_\_ No\_\_\_\_\_
25. Could a family support system enable you to go to school?  
Yes\_\_\_\_\_ No\_\_\_\_\_
26. Is lack of finances a factor in not attending school?  
Yes\_\_\_\_\_ No\_\_\_\_\_
27. Have you investigated any of the financial aid programs?  
Yes\_\_\_\_\_ No\_\_\_\_\_
28. Does your employer offer a tuition reimbursement program?  
Yes\_\_\_\_\_ No\_\_\_\_\_
29. Does your employer offer in-house training? Yes\_\_\_\_\_ No\_\_\_\_\_
30. Regardless of tuition reimbursement, does your employer encourage continuing education? Yes\_\_\_\_\_ No\_\_\_\_\_
31. If yes, is it "job" oriented\_\_\_\_\_, or personal growth oriented\_\_\_\_\_?
32. Does, or would, your employer arrange release hours for class participation? Yes\_\_\_\_\_ No\_\_\_\_\_
33. Do you belong to a professional organization? Yes\_\_\_\_\_ No\_\_\_\_\_
34. If so, does the organization offer Conferences\_\_\_\_\_, or Workshops\_\_\_\_\_?
35. Does your employer encourage involvement in professional organizations? Yes\_\_\_\_\_ No\_\_\_\_\_
36. Does your employer give release time to attend professional meetings? Yes\_\_\_\_\_ No\_\_\_\_\_

37. Does the employer contribute financially for your participation in these professional involvements? Yes\_\_\_\_\_ No\_\_\_\_\_
38. If your employer contributes to your education, do you feel your job performance is improved? Yes\_\_\_\_\_ No\_\_\_\_\_
39. If you had no other responsibilities, would you continue your education? Yes\_\_\_\_\_ No\_\_\_\_\_
40. If "yes" to #39, would you be interested in Credit\_\_\_\_\_, Non-credit\_\_\_\_\_ courses?
41. Would your course work be directed toward improvement of your career opportunities\_\_\_\_\_, or personal fulfillment\_\_\_\_\_?
42. If you are attending classes, list five problems you have had to overcome:
- 1.
  - 2.
  - 3.
  - 4.
  - 5.
43. Do you feel that you have a better use for your time than attending classes? Yes\_\_\_\_\_ No\_\_\_\_\_
44. If you are not attending classes, list five major reasons for not continuing your education:
- 1.
  - 2.
  - 3.
  - 4.
  - 5.

## Tuition Advance Program

**THE TUITION ADVANCE PROGRAM** gives employees the opportunity to develop new skills, sharpen existing ones, broaden their experiences, gain new knowledge and prepare for positions of greater responsibility.

The Companies realize the importance of education in this rapidly changing world. For this reason, they have been providing employees educational benefits for more than 20 years.

Both employees and the Companies benefit from the Tuition Advance Program. It helps employees improve their performance and stimulate their professional growth while it increases the Companies' return on their primary investment—PEOPLE.

### How the Plan Works

As a full-time employee on the Home Office payroll, you are eligible for benefits under the Tuition Advance Program. To receive benefits, you must remain an active employee for the duration of the course. In addition, the individual course or field of study must be related to your present job or a job for which you could reasonably expect to qualify in the future.

Upon receiving approval for a course, the Companies will advance 75% of tuition costs to you. You must receive a grade of "C" or better or, if no grade is given, supply evidence of satisfactory completion. If you do not, you will be required to refund the advance money.

The program applies to tuition only — it does not cover fees, textbooks or supplies.

Employees might still be eligible for tuition advance benefits if they receive financial assistance from another source such as scholarships, grants or veterans' benefits. If that amount is less than 75% of the tuition the employee may qualify for the difference in benefits.

### What Courses Are Acceptable?

To qualify for the Tuition Advance Program, individual courses must be offered by an accredited college or university, high school, technical college, correspondence

school, business or trade school approved by Training and Development.

In addition, the courses must be taken for academic credit. You may not audit a course and receive tuition advance. Seminars, conferences and other noncredit learning experiences taken for professional development are not covered under the Tuition Advance Program.

Employees who test out of classes through the College Level Examination Program (CLEP) also may be eligible for advance benefits when the exams relate to an approved degree program. Employees may receive payment for exam fees in addition to tuition advance benefits.

The Companies will advance 75% of tuition for two approved classes or exam fees each term. You may receive benefits for a course only once.

### What Degree Programs Qualify?

Certificate programs, associate degrees, junior college degrees, four-year degrees and correspondence programs are eligible for tuition advance if they are related to your present job or would qualify you for advancement within the Companies. They must be taken from accredited institutions approved by Training and Development.

Degree programs must be approved by Training and Development. An employee working toward a degree may be asked to submit a transcript of previous credits and/or a summary of degree requirements.

If approval is received, the benefits apply to those courses which directly relate to the degree being sought—until you have completed one-half of the total hours required for the degree. Following that time, electives may be eligible for tuition advance. (This limitation does not apply to employees working for advanced degrees.)

Correspondence course degree programs are judged independently to determine the number of hours and program costs which will qualify for the program.

If the degree is not approved, individual courses may qualify if they relate directly to your present job.

### Degree Programs Normally Considered Eligible for Tuition Advance Include...

Business Administration  
Accounting  
Economics  
Risk and Insurance  
Management  
Organizational Behavior  
General Marketing  
Personnel  
Masters of Business Administration  
Secretarial Science  
Actuarial Studies  
Liberal Arts  
English  
Journalism  
Mathematics  
Computer Science  
Psychology (industrial and applied)  
Speech and Communications  
General Studies

### Degree Programs Normally Considered Ineligible for Tuition Advance Include...

All Education Majors  
Premed, Prevet, Predent  
Chemistry  
Physics  
Engineering  
All Fine and Applied Arts  
Foreign Languages  
All Health Professions  
Home Economics  
Philosophy  
Political Science and Government  
History  
Literature  
Religion

### How To Apply

Two weeks before course registration you should complete form MLU5189 and obtain your manager's signature. Home Office employees should take the form in person to Training and Development, LL1. Employees in the field may mail the form to Training and Development.

After the course is approved and a financial agreement is signed, the Companies will advance 75% of tuition costs to you. In the financial agreement, you agree to supply Training and Development with evidence of satisfactory completion of the course within 20 days of the last class date. Satisfactory completion is a grade of "C" or better or, if no grade is given, evidence of satisfactory completion.

If a course is not completed successfully, you must refund the Companies the tuition advance for each course. You also must refund the tuition advance if you terminate employment before the completion of the course. The financial agreement authorizes the Companies to deduct the refundable amount in equal installments from the two paychecks beginning with the pay period immediately following the Companies' determination that you are responsible for the refund. In the event you terminate, the full amount of the refund will be deducted from your final paycheck.

If for any reason you substitute a course for one originally listed, withdraw from a course or fail to complete a course successfully, visit Training and Development to discuss the change. You must be on the Home Office payroll on a full-time basis the entire length of the course.

**IF YOU HAVE QUESTIONS REGARDING ANY ASPECT OF YOUR EDUCATIONAL PLANS, CONTACT TRAINING AND DEVELOPMENT. COUNSELING SERVICES ARE AVAILABLE.**

**EMPLOYEE SCHOLARSHIP PROGRAM**

Pursuant to Section 3.7 of the Bylaws of the Board of Regents of the University of Nebraska, the following regulations shall apply to an Employee Scholarship Program:

**A. Eligibility:**

1. All full-time (1.00 F.T.E.) employees of the University are eligible to apply.
2. All retired employees of the University who have met the normal retirement regulations are eligible to apply.
3. Employees must be admitted students of the University and must have met all normal academic requirements for the courses taken.
4. The Employee Scholarship Program is not available to employees on leave of absence without pay.
5. The Employee Scholarship Program is not available to employees whose anticipated employment period is less than six months.

**B. Financial**

1. The granting of Employee Scholarships are subject to openings in the specific classes the employee intends to enroll in. If the reduction or withdrawal of this privilege, however, is necessitated by the lack of funds, such reduction or withdrawal shall apply to all classes of employees on a University-wide basis and timely notice of this action shall be provided to all employees.
2. The Employee Scholarship Program applies only to academic credit courses being offered at any unit of the University of Nebraska. These courses may be taken for credit or audit.
3. The University of Nebraska Employee Scholarship Program shall allow tuition equal to the University's residency-tuition-charge-per-semester credit hour less \$1.00 per semester credit hour.
4. Employees whose applications have been approved pay all normal admission and matriculation fees with the exception of UPFF fees. Employees shall also pay all usual course-related costs such as books and supplies.
5. The Employee Scholarship Program is limited to not more than fifteen (15) credit hours in any 12-month period (September-August) and is restricted to no more than six (6) credit hours per semester.
6. Employees eligible for scholarship plans through other governmental programs are expected to avail themselves of these programs prior to applying for the University of Nebraska Employee Scholarship Program. If the employee's costs are not entirely covered by the other government programs, the University of Nebraska Employee Scholarship Program shall allow for the difference up to the maximum established herein.
7. Employees will be billed for their tuition if they resign from University employment and the effective date of resignation occurs during the first thirty (30) days after classes have commenced.

**C. Class Attendance:**

1. Normally, employees taking advantage of the Employee Scholarship Program will enroll in classes held during non-working hours.
2. If the course(s) is (are) not scheduled during non-working hours, the employee's hours may be rearranged, with the appropriate approvals, to accommodate enrollment.