

Lifelong Learners and Credit for Prior Learning

Narrative Report

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Executive Summary: Workers' Time Spent on Skills Development Offers More Paths Forward

An overwhelming 90% of employees spend time developing or learning new skills at work, including nearly 2 in 5 (39%) who spend more than 10 hours a month. Yet a troubling 41% of U.S. workers do not believe professional training courses can count as credit towards a degree, reveals a survey U.S. adults conducted by The Harris Poll on behalf of University of Phoenix in October 2025—despite the fact that many learning programs would consider those courses as sources of credit for prior learning (CPL).

Professional courses aren't the only space where workers may be overlooking CPL. Just 55% believe professional experience can count toward credit for a degree, and even fewer (40%) believe life experience can count. Fewer than a third (28%) believe volunteer experience can count, and even fewer (26%) believe the same for military. Perhaps most troubling, a third of working U.S. adults (35%) do not believe previous college courses can count toward a degree—including 42% of U.S. adults with some college credit but no degree, as well as nearly half Gen Z workers (48%).

Fortunately, 90% of workers do believe that if they were to enroll or transfer to a new degree program, they would bring some credit with them. But given how many underestimate sources of CPL, it's possible that they're also underestimating just how many credits they could bring: 35% estimate they would bring 15 or fewer, and this goes up to nearly half among workers with some college but no degree (48%). This means a major swath of the workforce could be sitting on potential credit towards a degree—and that they could be closer to a degree than they think.

Survey Methodology

The survey was conducted online within the United States by The Harris Poll on behalf of University of Phoenix from October 14-16, 2025, among 2,084 adults ages 18 and older, including 1,281 who are employed full-time, part-time, or self-employed.

Data were weighted where necessary by age, gender, race/ethnicity, region, education, marital status, household size, household income, and political party affiliation, to bring them in line with their actual proportions in the population.

Respondents for this survey were selected from among those who have agreed to participate in our surveys. The sampling precision of Harris online polls is measured by using a Bayesian credible interval. For this study, the sample data is accurate to within +/- 2.5 percentage points using a 95% confidence level.

All sample surveys and polls, whether or not they use probability sampling, are subject to other multiple sources of error which are most often not possible to quantify or estimate, including, but not limited to coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments.

Summary of Findings

Many U.S. adults recognize the value of their lived and professional experiences: 84% estimate that if they were to enroll or transfer into a new degree program today, they would bring at least one credit with them based on the skills they've learned from work or life experience, formal/informal training, conferences, online courses, mentoring, webinars, self-study, etc. Yet many remain unaware of how these experiences can translate into academic credit, including the 38% who believe they would bring 15 or fewer credits, who may have a significant knowledge gap around what actually qualifies for CPL.

For instance, 71% of U.S. adults don't believe experience volunteering can count as credit toward a degree, and 69% say the same about military training. Many U.S. adults also don't believe life experience (59%), professional experience (46%), or professional training courses (43%) can count as credit toward a degree.

Even previous college coursework appears to be misunderstood, with 33% unsure that it can count as credit toward a degree.

Interestingly, older generations are more likely to recognize the credit potential of all of these experiences, particularly previous college courses, with 82% of Boomers/Seniors believing previous college courses can count as credit towards a degree, compared to just 69% of Gen X, 60% of Millennials, and 50% of Gen Z.

Generational differences also shape perceptions of how *much* adults bring to a new degree program. While Millennials (90%) are the most likely to believe they'd bring at least one credit with them into a new degree program based on the skills they've learned from work or life experience, formal/informal training, conferences, online courses, mentoring, webinars, self-study, etc., Boomers/Seniors (34%) are the most likely to estimate they'd bring more than 60 credits, likely reflecting a longer span of accumulated experience.

This contrast highlights a broader opportunity: If institutions better recognized and validated informal and experiential learning, they could unlock pathways for millions of Americans—especially younger workers—who are already investing heavily in their own development.

Focus on Workers

Despite these misconceptions, many workers are actively investing in their own learning, including those with children: Among the 90% of workers who spend time learning or developing new skills at work, nearly a quarter of parents of children under 18 (24%) dedicate more than 20 hours a month (compared to 13% of their peers without children who are minors). Similar patterns emerge among workers of color, including 23% of Hispanic Americans and 25% of Black Americans in the workforce (compared to 14% of their White non-Hispanic peers). However, this drive is often self-funded: More than half of U.S. workers (55%) say they have self-financed a training or skills development course or program for work in which their employer did not pay for or reimburse them, with nearly 1 in 4 (23%) saying they've done this more than once, underscoring both workers' commitment and the lack of institutional financial support. Parents of children under 18 again are at the forefront of this, with 66% having paid out-of-pocket for training not covered by their employers (compared to 47% of their peers without children who are minors), as have 62% of Black and Hispanic workers (compared to 50% of their white non-Hispanic peers). Gen Z (64%) and Millennial employees (65%) are also more likely to have done so (compared to 42% and 40% of Gen X and Boomers/Seniors, respectively).

Yet, barriers to professional development persist. Nearly three-quarters of U.S. workers (72%) have declined professional development opportunities, especially due to cost (35%) and scheduling conflicts (32%). More than 1 in 5 say they've declined because it took too much time (22%), while others refused because their employer did not support their participation (18%) or it required too much effort like travel (17%). Fewer workers report declining because they were unsure how it pertained to their career (15%) or they had negative experiences with it in the past (9%). Younger generations face unique challenges: Gen Z workers cite a lack of employer support (27%) and negative past experiences (11%) as reasons for opting out. This suggests that while younger workers are eager to learn and grow and even spend their own money to do so, they often do so despite obstacles.

Spotlight: Workers With Some College Credit But No Degree

The vast majority of U.S. workers without a college degree are actively engaged in skill development, with 88% participating in learning activities at work each month. Notably, nearly 1 in 5 (17%) dedicate more than 20 hours monthly to these efforts. Despite this commitment, many seem to undervalue their real-world learning in formal education systems. Half of U.S. workers without a college degree (50%) say if they were to enroll or transfer into a new degree program today, they would bring 15 or fewer credits with them based on the skills they've learned from work or life experience, formal/informal training, conferences, online courses, mentoring, webinars, self-study, etc. However, there's a clear disconnect between perceived value and institutional recognition. More than half of U.S. adults without a college degree doubt that experiences like volunteering (74%), military training (72%), and professional experience (57%) would count toward a degree. Alarming, 42% don't believe previous college coursework would be accepted as credit toward a degree.

Financial and logistical barriers also hinder their professional growth. Nearly half (47%) have paid out-of-pocket for training, saying they've self-financed a training or skills development course or program for work, including 18% who have done so more than once. Nearly 3 in 4 (73%) have declined development opportunities, primarily due to cost (34%) and scheduling conflicts (27%). Close to 1 in 5 have declined because it took too much time (19%), their employer did not support their participation (19%), and/or it required too much effort like travel (16%).

Conclusion

Working adults' enthusiasm for skills development is hard to overstate, yet too many reveal blind spots with regards to how much of that time spent can count towards a degree—as can many other experiences at work and beyond. While many are confident they could bring at least some credit to a new learning program, they may be underestimating just how much time and money could be saved, and that they could potentially be closer than they think to earning a degree. This untapped potential could be transformative in the workplace, especially for those who have some college credit but no degree.