THE CHRONICLE OF HIGHER EDUCATION®

The Adult Student

The population colleges—and the nation—can't afford to ignore


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About the Author

Goldie Blumenstyk joined *The Chronicle of Higher Education* in 1988. She is a nationally known expert on the business of higher education, for profit-colleges, and innovation in and around academe. A winner of multiple awards from the Education Writers Association, she has reported for *The Chronicle* from China, Europe, and Peru, and has contributed to *The New York Times* and *USA Today*. Blumenstyk appears frequently at conferences and on radio and television programs. She is the author of *The Washington Post* best-selling book *American Higher Education in Crisis? What Everyone Needs to Know* (Oxford University Press, 2015).

Cover photo by Julia Schmalz

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If ever there was a time for more attention on enrolling adults in college, this is it. The demographic changes squeezing college finances could be reason enough. The demands of the economy, let alone the needs of our democracy, present an even stronger argument.

Yet the general public, the news media, policy makers, and even many college leaders are still preoccupied with the trappings of college for students straight out of high school: intercollegiate sports, lazy rivers, campus life. Meanwhile, America's adult students — the single mothers, military veterans, third-shift workers, and downsized employees — have been treated as higher education's afterthoughts.

Structural and cultural barriers have discouraged many adults from enrolling, from returning to complete a degree, or from trying for another one in a different field. That's bad for the half of the adult population that could benefit from higher education, and it's shortsighted on the part of institutions. The more flexible colleges become for adults, the better they can serve students of any age.

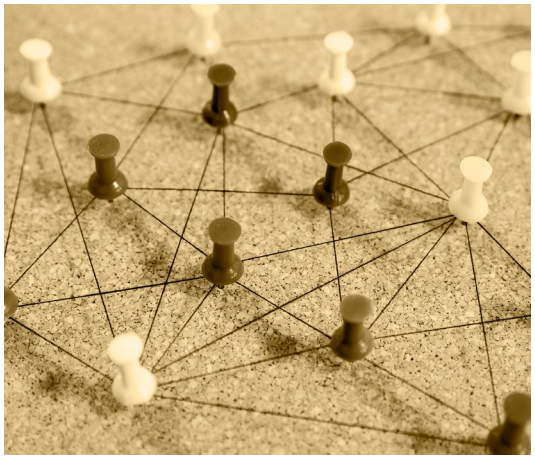
This report describes the needs of adult students and how colleges could build on their current approaches by tapping partners beyond academe.

Section 1
Understanding Adult Students

Adults enroll in higher education — or don't — for a host of reasons. Career prospects or personal motivations may spark their interest, but finances, family obligations, and even fear can keep them from college. The tens of millions who started but never finished are an obvious group for institutions to pursue, but even that population is not low-hanging fruit, as they are often portrayed. Their prior experience may have left them with academic and financial obstacles to re-enrollment, say if they can't obtain a past transcript because they still owe a college for a parking ticket or other bill. Adults who have never attended college can be even harder to reach, and are often unfamiliar with the mores of higher education. Once enrolled, adult students often have different needs than 18- to 24-year-olds. Some will need help with child care or food assistance. And all of them will expect college to leave them better off than before.

Section 2
Strategies to Serve the Adult Population

Many of the barriers that keep adults from enrolling and succeeding in higher education are erected by colleges themselves. Institutions that do cater to adults have developed strategies, like degree-completion programs, prior-learning assessment, and online degrees, to meet students' evolving notions of convenience. Whether facing imminent financial stress or in anticipation of changing markets, colleges are now wrestling with how best to structure their adult-serving programs — and what business models will sustain them. Some, but perhaps too few, are working to ensure that teaching to adults is high quality and well suited to their circumstances.



Section 3
Building Networks

Colleges can't operate in a vacuum if the nation is to meet the imperative to educate more adults. States play a key role, although their policies sometimes hinder progress. Employers and industry, along with unions, can be important allies as well. In parts of the country, their collaborations with colleges help companies and nonprofits teach workers new skills and encourage adults to use that training as the basis for further education. Organizations like the Graduate! Network, one of the rare college-access organizations focused solely on adults, create connections between colleges and community groups that ease the way for older students to return to college. Meanwhile, a new educational ecosystem is beginning to establish itself, backed by entrepreneurs and investors who see opportunities in serving the adult student.

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INTRODUCTION

Take a minute, close your eyes, and picture a college student. What do you see? If you're like most Americans, you're thinking of a young adult, fresh out of high school, leaving home for the first time, maybe drinking too much at a frat party, and struggling to figure out his or her future. Did you picture a single mother? A 30-year-old veteran? A downsized employee looking for a second career?

In the United States, about 80 million people ages 25 through 65 have graduated from high school but don't have a college degree. Another 15 million have an associate degree but no bachelor's. They're not the folks we generally picture when thinking about college students. But the imperative for colleges to serve those 95 million adults has never been greater — in many cases for the institutions' own financial health, but also for the sake of the nation.

You'd never guess it based on all the energy and money colleges spend trying to bring 18-year-olds to their campuses.

To be sure, adults are already part of the overall picture. Even with the recent dips in adult enrollment that tend to come with an economic recovery, students age 25 and older now constitute about 27 percent of the undergraduate population. But looking across the landscape, you might have to squint hard to find them.

The vast majority of adult students are concentrated in community colleges that struggle for financing, at for-profit institutions that sometimes charge too much for too little, or on the relatively small number of public and private campuses that have oriented their missions toward adults or designed programs with them in mind.

The reasons adults have not become a focus for many colleges are cultural and structural.

• Society is still captivated by the idea that college is for young people.

• Historically, older students' interest in higher education fluctuates with the economy: They flock to college when jobs dry up but go back to work when times are flush.

• Adults are harder to recruit because they're more dispersed than the pool of high-school students. Even when colleges manage to connect with prospective adult students, past brushes with higher education may have turned them off — or made them hesitant to re-engage.

• Colleges have only so much bandwidth, and if they're already pursuing new streams of students through dual-enrollment programs with local high schools, which have been growing in popularity, they may not have the administrative capacity to consider adult-oriented programs, too.

• Government policies hardly encourage colleges to seek out adults; only a few states specifically reward colleges for enrolling adults in undergraduate programs. Until this year, federal accountability measures like graduation rates counted only first-time, full-time students, a designation that doesn't apply to most older adults.

• Trying to reach more adults may mean colleges' changing or expanding what and how they teach, a tricky cultural transition for many institutions.

Taken together, these factors help create the sense that serving adults is, as one educational entrepreneur puts it, "the forgotten issue" for colleges.

But today the risks of that inattention are greater than ever.

Demographic changes are one reason. By 2032, the country will have fewer students coming out of high school than it does today. The patterns of those declines vary. The South and West are projected to see some sharp peaks in the next six years before the numbers there drop, but in the Northeast and Midwest, a fairly steady decline in the number of high-school graduates has already begun. The latter two regions also happen to be where most of the nation's colleges are located.

The provocative new book *Demographics and the Demand for Higher Education* by Nathan D. Grawe, a professor of economics at Carleton College, argues that the decline in traditional-age students may be even greater than projected. His analysis reflects, among other factors, how the 2008 financial crisis caused many families to delay having having children. He predicts a 10-percent decline in the number of 18-year-olds as soon as 2029.

Some colleges may be reluctant to face that reality, or think they'll still be able to nab enough high-schoolers. But as a strategy, denying demographic change is as wrongheaded as denying climate change. As Brett Visger, an associate vice chancellor at the Ohio Department of Higher Education, says: "Neither is escapable."

To thrive, or even just to survive, many colleges that have long relied on tuition dollars from high-school graduates to cover their costs will have to expand their horizons. That transformation comes at a time when many of those same institutions are already on shaky financial ground.

95 million
prospective adult students nationally

Beyond institutions, the changing economy poses broader societal risks that colleges ignore at the country's peril. As the economists at Georgetown University's Center on Education and the Workforce have been warn-

ing, two-thirds of jobs in the United States will soon require postsecondary education or training. Despite federal, state, and civic goals to raise educational attainment rates, we've got a long way to go.

According to the latest calculations from the Lumina Foundation, which has been tracking educational attainment since 2009, just under 47 percent of adults in the United States ages 25 to 64 have a postsecondary credential of value. That doesn't necessarily mean a four-year degree. Associate degrees and certificates may be in increasing demand, according to the Georgetown center's recent analysis of jobs paying roughly $40,000 that don't require a bachelor's degree.

The attainment rate has been rising for younger adults, as colleges have stepped up their efforts to attract and graduate traditional-age students. But the enrollment and attainment figures for older adults suggest that they have not been a priority. In other words, relatively more older people are being left out or left behind.

The United States may have once been a nation where the stakes of the educational divide weren't so stark, but that era is long gone. "The economy we're living in now is different," says Kim Parker, director of social trends research at the Pew Research Center. People without degrees, she says, "are going to be increasingly disadvantaged."

We see that clearly in the current recovery from the last recession: Virtually all job growth in the United States since 2007 has come from jobs requiring some form of postsecondary education.

The repercussions go deeper than employment rate and earnings. The more the educational divide has determined economic opportunity, the more it has also become a sociocultural indicator, creating gulfs in our civic life, marriage patterns, and most gravely, public health and life expectancy.

In the new book *Dream Hoarders*, the Brookings Institution senior fellow Richard V. Reeves argues that the line between the haves and have-nots in this country has hardened. Upward mobility used to be a bit like a hurdles race: Even if you ran into a couple, you still had a chance to win. "Now," he says, "it's a bit like the high jump. You either go over the bar or you don't."

In the last several months, as I've been exploring the state of play for adult students, I've spoken with dozens of people, like Reeves, who believe the first step toward more social mobility is a much more flexible higher-education system, one that would more readily allow people who didn't have a shot at college at 18 — or who tried but missed — to try again later in life.

That message is beginning to get traction.

27 percent

current share of undergraduate students age 25 and over

Signs of an adult-student movement are appearing more and more frequently.

That's been evident in several new reports and white papers by national higher-education groups championing the needs of adults and other so-called nontraditional or "post-traditional" students (among them the American Council on Education, the Education Commission of the States, Complete College America, and State Higher Education Executive Officers). In the last year, new organizations like the National Adult Learner Coalition and Higher Learning Advocates have come onto the scene to promote adult students' needs.

Signs of a movement are also apparent in the campaigns now underway in many states, including Indiana, Maine, Minnesota, Mississippi, and Tennessee, to reach adults who once attended college but never finished. Elsewhere, like in Rhode Island and

Who is the "adult student"?

The definition is not clear. Many in higher education use "over age 24" to distinguish adult undergraduates from those who enroll in college right after high school (i.e., the students we used to consider "traditional").

But as the adult-learning scholar Carol E. Kasworm has written, that age demarcation "is both helpful and problematic." For instance, it excludes the many younger students who share the challenges of adulthood, like caring for children or working full time. A definition of adult students should center on their financial independence, commitments to family and work, and a personal identity "that is not predominantly anchored in the role of college student," Kasworm says. Those identifiers could help institutions better shape programs and policies to fit the needs of adults and others with varied obligations.

Meanwhile, many college leaders and policy makers have adopted the term "nontraditional" or "post-traditional" to refer to students who are older or work full time, and who may be parents, veterans, or active-duty service members — in short, anyone who doesn't fit the model of the 18- to 24-year-old undergraduate residing on or near a campus.

North Carolina, new efforts are extending higher education — starting, for instance, with a certificate that could later "stack" toward a degree — to adults who never before considered college.

Individual institutions, too, are beginning to feel the pressure to adapt. This year the annual meeting of the Council for Adult and Experiential Learning saw record interest from first-time attendees, with many people there reporting that their boards, presidents, and provosts were showing more interest in adult students than ever before. The growth of academic programs based on the notion that students can earn credit by demonstrating competencies, wherever learned, is a signal that more colleges are now open to recognizing adults' past experience.

Virtually all job growth in the United States since 2007 has come from jobs requiring some form of postsecondary education.

Interest is also rising among companies and investors that see financial opportunity in helping colleges better serve the adult market. Civic and business groups around the country are developing more sophisticated mentoring and counseling techniques for adults as they consider returning to college or entering for the first time. Such flexible, creative approaches may help colleges better serve all students, especially those of any age with significant family and work commitments.

Interest and intentions, however, won't be enough. To ensure that adults are not just afterthoughts, colleges will need to act.

In the sections that follow, this report will identify the barriers that can prevent adult students from enrolling or persisting in college and some ways to remove them. It will discuss how institutions' policies and practices can hinder adult students and describe strategies to break that logjam. The report will also explore the role that public and private organizations outside of higher education play in developing support networks to aid adult students, while spotlighting new ideas to advance the adult-student agenda. Finally, the report will look ahead at the challenges on the horizon and the tactics that will be vital to propel the adult-student movement forward.

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Understanding Adult Students

Misconceptions abound when it comes to adult students. This section outlines the diversity of the current and potential adult-student population, explores people's varied motivations for enrolling, and defines the particular services that adult students need. Knowing what matters most to them is crucial for colleges to effectively reach and serve this population.

The misjudgments about adults begin with basic accounting. Policy reports and news articles frequently say that adults over the age of 24 make up about 40 percent of the college-student population. But that oft-cited percentage actually reflects both undergraduates and people pursuing graduate and professional degrees.

Of the 17 million undergraduate students enrolled in the fall of 2017 in public, private, and for-profit two-year and four-year colleges, 27 percent were over age 24, according to data calculated for *The Chronicle* by the National Student Clearinghouse Research Center. That proportion has decreased over the last few years as the job market has improved.

On top of that, some 3 million students are enrolled in master's, professional, and doctoral programs. Because three-quarters of those students are over 24, most institutions have designed and refined the programs' content and schedules with adults' needs in mind. Serving adult undergraduates demands more attention, and this report deals with institutions and students at that level. Nonetheless, many of the issues and solutions for the adult student apply across the board.

Based on age alone, the number of adult undergraduates in college is dwarfed by the number who could be. Nearly 44 million Americans ages 25 to 64 hold only a high-school degree or equivalent. That's 26 percent of the adult population. Another 21 percent — more than 35 million people — have attended college but never earned a degree (although about a quarter of them have earned some

educational or work credential). Higher education may not be in the cards for everybody. But when nearly 80 million people — half the country's adult working-age population — are prospective students, colleges would be wise to pay them more attention.

Some College, No Degree

Attitudes toward the sizeable "some college, no degree" population are evolving. In the past, such people may have been dismissed as dropouts who just couldn't cut it. But numerous studies of adults who have returned to college or are considering doing so show that poor academic performance is rarely the reason they left in the first place. Most commonly, it's other F's: family and finances.

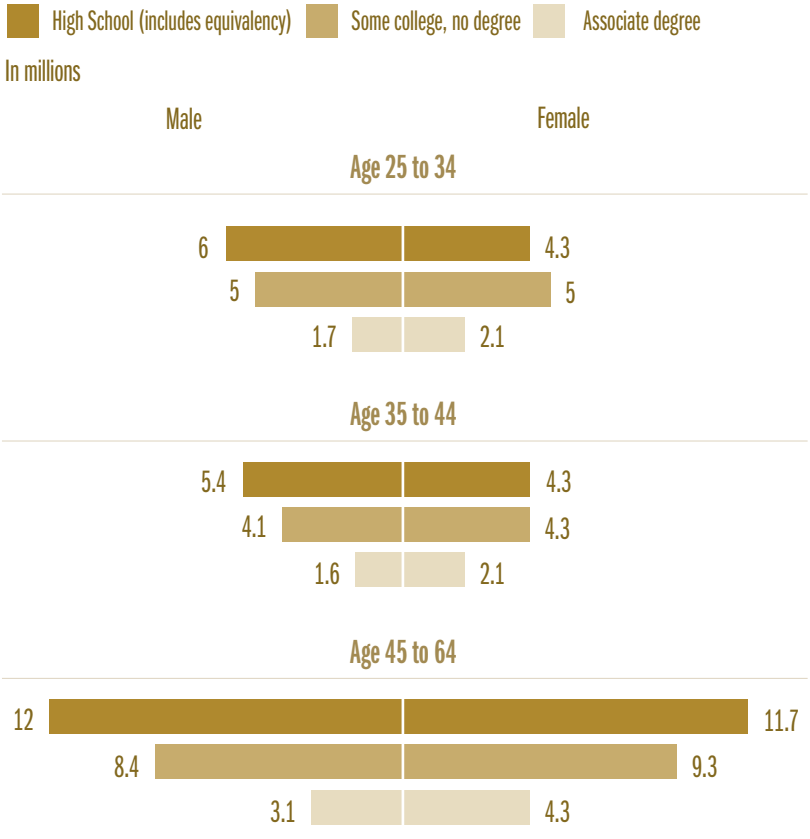
In the same vein, the reason most adults give for not returning to college or never having gone is: "Life got in the way." With some notable exceptions, colleges historically have failed to adapt enough in structure or in academic focus to provide what the adult population needs. While it's true that the exceptions are growing by the day — as more colleges create accelerated programs, develop procedures to assess and grant credit for prior learning, and adopt other features tailored to adult students' circumstances — many institutions and policy makers still fail to fully recognize how current offerings and messages can discourage adults from enrolling and succeeding.

These systemic failings have disproportionately thwarted minority students. Among African-American adults who entered college in 2011, just 32 percent had finished six years later, according to data from the National Student Clearinghouse Research Center. The completion rate for Hispanic adults was 34 percent. That's compared with 44 percent for white adults and 58 percent for Asian adults. And as a study by the Western Interstate Commission for Higher Education described below notes, African-American and Hispanic adults could benefit most from returning to college to earn a degree.

For the "some college, no degree" group (other terms in use include "part-way home students" and "comebackers"), the Clearinghouse has identified a subgroup that it calls "potential

1.1: THE ADULT-STUDENT MARKET

Prospective adult students number about 95 million nationally: people who have finished high school but never gone to college, attended college but not obtained a degree, or earned an associate degree but not a bachelor's.



Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates

completers": those who have made at least two years of academic progress in college in the last 10 years but have yet to earn a degree. By the latest count, in August 2017 about 3.8 million adults fit into that category. Whether or not states and colleges use that definition, many that are now trying to reach adult students have zeroed in on the "near-completer" population.

Students who started college but never finished are, according to the Lumina Foundation and other groups, crucial to the goal of increasing postsecondary educational attainment nationally. President Obama famously pushed for all adults to pursue at least a year of postsecondary education as part of his administration's 2020 College Completion Goal to restore America's standing as the best-educated nation in the world. The Trump administration has said nothing about that goal, but a majority of states have set their own, many of which align with a national goal Lumina set in 2009: 60 percent postsecondary attainment by 2025. Lumina gets there not only with millions of traditional-age students beyond current projections, but roughly 6 million adults with some college, and about as many who've never before entered higher education.

Institutions looking to bolster enrollment by wooing adults often start with those who have some college experience. But the idea that they represent low-hanging fruit is another misconception. Adults are generally a difficult population for colleges to reach, not least because they are dispersed. People who've tried college before but didn't get through can be especially reluctant to re-enroll because they have misgivings — and sometimes problematic academic and financial legacies — from their past experiences. The University of North Carolina system has been carefully crafting recruitment messaging for its "Part-Way Home" effort. Adults "already have some guilt associated with not finishing," says Samantha McAuliffe-Raynor, the system's director for special projects and strategic assessment. So the message needs to be: "You are close."

Reaching Newcomers

The quarter of the adult population that has never been to college represents another opportunity. These prospective students, however, are even harder to locate. To reach them, institutions will have to establish pipelines through local employers, unions, and community and social-service organizations. As colleges are beginning to do in Arizona, Rhode Island, and elsewhere, they may also need to give greater consideration to granting academic credit for on-the-job education, and to figure out how that might become part of a "stack" that builds toward an academic degree (See Section 3).

Adults who stopped their formal education after high school are often unfamiliar with the official and unofficial practices of college-going. They may not understand how to select a major or connect with a faculty adviser. That knowledge gap is crucial for institutions to remember in recruiting and serving older students. As Mark Milliron, a longtime advocate for new college models — and more recently, the co-founder of the data-analytics company Civitas Learning — colorfully told an adult-learning conference last year: "Most of higher education is insider trading."

More-intentional advising can help alleviate some of these disadvantages and help adult students learn the lingo, understand the expectations, and navigate the academic calendar. The latest Strada-Gallup Student Survey found that no more than half of current college students consider their academic advising very helpful. But it may be of greater benefit to adults: Attitudes about advising are more favorable among students age 24 and older. Community colleges in Minnesota, with funding from Lumina, plan to hire special advisers known as "navigators" to counsel adult students.

Why Adults Enroll

Adults enroll in college for a variety of reasons, often for their own enrichment, to set an example for their children, or to fulfill a promise they made to themselves earlier in life. The Graduate! Network has witnessed many such motivations in 14 years of advising adults. When its counselors ask students what they are shooting for, "They say, 'I want this thing that nobody can take away from from

me and will have value forever,'" says Hadass Sheffer, the group's president. The value for them is emotional as well as financial.

But for the majority of adult students, the opportunity to jump-start their job prospects or advance in their lines of work is almost always a factor. For those over 50, there's often extra incentive. "They view this as their final shot for another career," says Phyllis A. Cummins, an associate professor of sociology and gerontology at Miami University of Ohio who studies the motivations of adult students. Traditional-age students increasingly cite similar, career-focused goals for going to college, according to annual surveys of college freshmen. The difference is that the stakes are higher for adults because of the financial tradeoffs and personal sacrifices involved.

To help returning students blocked from enrolling because of money they still owe a college, Mississippi allows them to use state student-aid funds to pay off old debts.

Only a few studies have aimed to measure the financial rewards versus risks for adults returning to college. One soon to be published by the Western Interstate Commission for Higher Education (WICHE) compares earnings data for near-completers who went back to earn a bachelor's degree and those who did not. It found that the financial payoffs were positive, although not as high as the 50-percent wage premium often cited for bachelor's degree holders. Among the near-completers who finished, the payoffs for were greater for African-American and Hispanic students than for white students, suggesting that a degree may help them out of low-wage jobs that perpetuate financial disparities.

The findings indicate that colleges and policy makers have a key role to play in protecting adult students from the potential financial disadvantages of re-enrolling. Colleges must ensure that the prices they charge and the time their programs require to complete are justifiable on economic grounds, says Patrick Lane, WICHE's director of data initiatives and author of the forthcoming study. Colleges should also ensure that not only classes but essential services are available in person or online at hours adults can access them, so students don't lose a day's pay every time they try to see an academic adviser or resolve a financial-aid matter.

The question of return on investment is a ripe topic for further exploration using residents' salary histories in state data systems. That information, says Lane, could help institutions develop — and advertise — degree programs and other policies with the biggest bang for students' buck.

Different Populations, Different Needs

Adult students have many identities. They are displaced workers, military veterans, women and men attending college after decades as stay-at-home parents or in other pursuits, employees taking advantage of tuition assistance, and people on public benefits or in low-wage jobs for whom college never before seemed like an option.

Colleges don't generally know students' particular circumstances or needs, and such information is not routinely captured in data collected on campuses or obtained from state or national surveys. For instance, a work schedule can hold great influence over a student's life, but because of the way the federal government and other organizations classify their data, it's difficult to know how many current adult students are also working full time. Of the 25 percent of all college students who work full time, a healthy proportion are probably adult undergraduates. Those who are working are also likely to be struggling financially. According to the Georgetown University Center on Education and the Workforce, 46 percent of older working learners earn wages or salaries that put them below 200 percent of the federal poverty level.

To better serve students with varied backgrounds and demanding day-to-day responsibilities, many colleges will need to reconsider existing policies and practices. Some of those changes will cost money. Others aren't expensive at all, but may require a shift in perspec-

tive on the part of colleges and other authorities. Some form of campus needs-assessment may help.

Food and housing insecurity are common challenges. Many colleges have opened food pantries, where students can pick up canned goods or make themselves a peanut-butter sandwich, and established formal or informal Single Stop offices, where financially needy students can file for housing benefits and other government social services. But plenty of institutions have not. Additionally, they might consider creating emergency-aid funds to help with car repairs, medical expenses, or overdue utility bills so students will stay enrolled.

Another challenge that colleges can assume many adult students face is child care. One in four undergraduates are parents, and more than one in 10 undergraduates (nearly two in 10 female students) are single parents, according to the Institute for Women's Policy Research. But the number of institutions offering child care is declining. Fewer than half of the nation's 1,000 community colleges have child-care centers on campus, according to the American Association of University Women.

One approach institutions may try, perhaps in cooperation with their states, is to design financial-aid programs specifically to help students with child-care costs. Minnesota offers such assistance through its Postsecondary Child-care Grant, a program that now provides 2,000 students with grants of up to $3,000 per child per year. And the state recently raised income eligibility levels for the grant. "It's one of the programs we actually want to drive up demand for," says Meredith Fergus, who oversees data and analysis for state grants at the Minnesota Office of Higher Education.

The presence of student veterans in higher education holds some lessons in how to accommodate a particular population's needs. More than 700,000 current or former service members received Post 9/11 GI Bill education benefits in the 2016 fiscal year, and of those who initiated their benefits that year, 46 percent enrolled in undergraduate programs. On many campuses, former service members themselves have organized groups to help peers adjust to college, connect with resources like counseling, and share any concerns or requests with the administration.

Some institutions have helped

1.2: WHO ARE ADULT UNDERGRADUATES?

Compared with the traditional-age population, more are female, more are black, more attend part time, and more receive Pell Grants.

By percentage

	Age 25-64	Age 18-24
SEX		
Female	59.4	54.2
Male	40.6	45.8

Source: National Center for Education Statistics, 2015 figures

RACE/ETHNICITY		
White	56.3	58.9
Black	20.9	12.9
Hispanic	14.4	17.1
Asian	4.1	6.6
American Indian or Alaska Native	1.1	0.7
Native Hawaiian/Pacific Islander	0.6	0.5
More than one race	2.6	3.2

Source: National Postsecondary Student Aid Study, 2012

ATTENDANCE		
Full time	39.7	76.5
Part time	60.3	23.5

Source: National Center for Education Statistics, 2015 figures

FINANCIAL AID		
Receive Pell Grant	45.4	38.7
Do not receive Pell Grant	54.6	61.3

Source: National Postsecondary Student Aid Study, 2012

establish such groups, and others have gone even further. Georgia State University, for example, has trained more than 1,000 faculty and staff members on veterans' issues through a program called Green Zone, developed by Virginia Commonwealth University. People who have completed the training display a Green Zone sticker in their offices so student veterans can easily recognize them. Georgia State also connects incoming student veterans with peers further along in their studies through a program called PAVE, or Peer Advisors for Veteran Education, developed by the University of Michigan in collaboration with Student Veterans of America.

The only requirement colleges have for serving veterans is to be able to certify their benefits. But as Mark Eister, director of military outreach at Georgia State, puts it, "You're not going to keep them in school if you don't do a good job." Beyond providing dedicated services, that means understanding the ins and outs of the GI Bill. Under its rules, veterans who enroll in too many online classes can lose out on housing subsidies; some who attend part time risk their tuition benefits expiring. And registrars and faculty members should know how to translate military experience — not just formal courses, but training and occupational skills, all noted on a Joint Services Transcript — into academic credit.

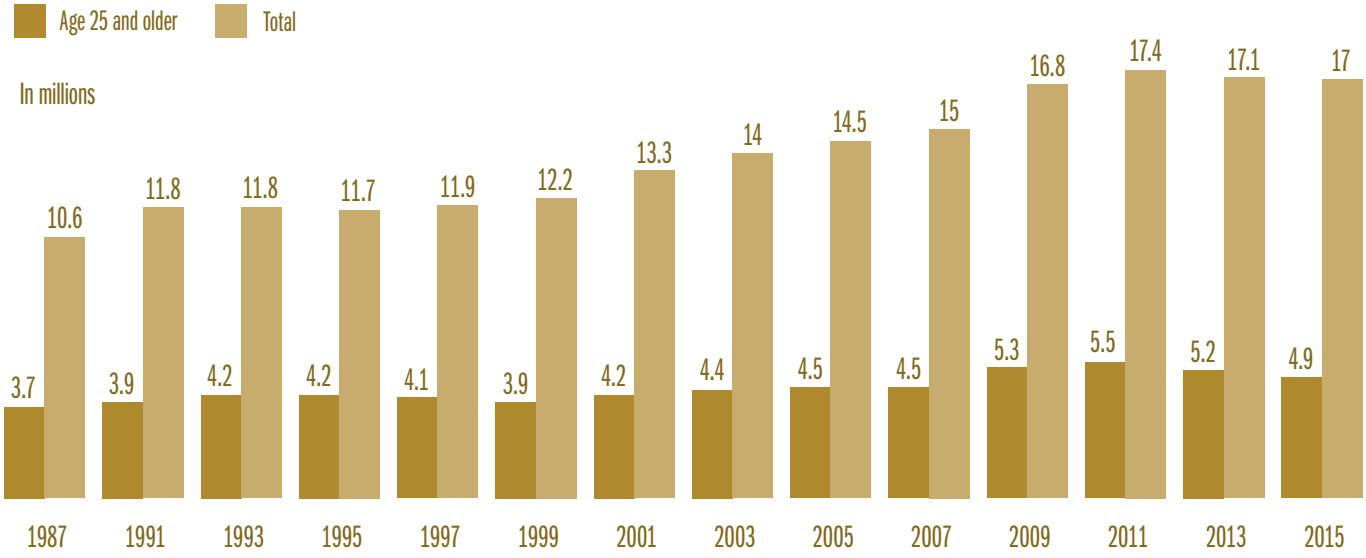
"That's where there's a lot of work to be done," says Tom Green, an associate executive director at the American Association of Collegiate Registrars and Admissions Officers. "We haven't seen any big, broad adoption" by colleges of granting credit for training and skills, he says, and that can make veterans with considerable experience "feel like they're starting from scratch."

Overcoming Barriers

Federal and state financial-aid policies can present barriers to adults. Rules in many states restrict aid to full-time students, while most adults enroll part time. Regulations for calculating income can effectively penalize people who work, and early-application deadlines tend to favor high-school students over adults (See Section 3).

1.3: UNDERGRADUATE ADULT ENROLLMENT OVER TIME

Their enrollment tends to fluctuate with the economy:
More come to campus during a recession and go back to work in a recovery.



Source: *Chronicle* analysis of U.S. Department of Education data

For students who've attended college before, re-enrolling can require additional maneuvering through a maze of college and government policies.

Returning students might still owe past debts, like parking tickets or unpaid fees, and many institutions do not practice debt forgiveness. In Indiana, where state leaders feel a sense of urgency in encouraging adults to return to college, the Commission for Higher Education tried to institute a statewide policy on debt forgiveness as part of its You Can. Go Back. campaign. The effort failed, although some institutions did create their own policies. Mississippi, meanwhile, has found a workaround to the same problem: Under its Complete 2 Compete program, returning students can use their new state financial aid to pay back their old college debt.

A student's old debts to a prior institution, however small, can also block them from obtaining the official transcript required to enroll at a new institution years later. Difficulty securing past transcripts for any reason is a key factor that discourages adult students from re-enrolling.

The transcript challenge may sound minor, but Becky Takeda-Tinker, president of Colorado State University-Global Campus, an online institution oriented toward adults and other nontraditional students, says making it easier for students to get their past transcripts is the first reform she would propose. It's also why Aslanian Market Research, a consulting firm that specializes in adult-student strategies, recently recommended that colleges seeking to enroll such students "must have efficient ways to help them obtain past transcripts."

To encourage students in the Reach Higher degree-completion program, the Oklahoma State Regents for Higher Education invite them and their families to an annual reception at a local historic or cultural landmark, where each student is photographed receiving a certificate from the chancellor.

Another challenge returning students may face is being in default on a prior federal student loan, which prevents them from obtaining new loans or Pell Grants. Students in default can restore their eligibility by making nine months of consecutive payments, perhaps using an income-based-repayment plan to keep the amounts more affordable. But they may need counseling on how to rehabilitate their defaulted loans, and more significantly, during the ensuing nine months, their plans to attend college can be derailed.

Some requirements that colleges may apply to all students, such as immunization records or high-school transcripts, can seem unnecessary or irrelevant for adult students, especially those returning to college after decades. Other steps, like a placement test, can be simply daunting. "That's a nightmare," says Julie Szeltner, who directs adult services and programs for College Now, an organization in Cleveland that supports low-income youth and adults in higher education. Her advice to students staring down those tests: "You don't want to go into this cold." Institutions like Cuyahoga Community College help by offering free online and face-to-face preparatory classes for placement exams.

Colleges may not realize other impediments to adult students. Adam Bush, co-founder of the organization College Unbound, in Rhode Island, recalls that a few years ago, he was coordinating a campus tour at a local college for prospective adult students. When they went online to register, some could not, because the drop-down menu on the web form requiring them to enter their birthdates didn't go back further than 1970. It has since been changed.

Taking broader account of adult students' circumstances can reveal more fronts where they may be discouraged. Colleges that plan to offer adult-focused degrees entirely online, for example, might want to think twice about that strategy. While online programs offer the convenience many adults need, they also require broadband service, which is still lacking in many rural communities or may be

cost-prohibitive for some prospective students. And online programs demand a facility with technology that some adults may not have. According to a 2017 survey conducted by the consulting company Eduventures, a majority of prospective adult students want some mix of online and campus-based courses, an argument for colleges to consider hybrid programs, with opportunities for face-to-face connections.

Beyond the policies and structures that hinder adult students, there are also human challenges. Some adults feel guilty, for example, about the time academic work will take away from their families. Bay Path University, which has run a degree-completion program for women since 1999, has found that to be especially true for mothers. "The No. 1 competition we have isn't other schools," but prospective students' own doubts about whether they deserve to go to college, says Amanda Gould, chief administrative officer at Bay Path's American Women's College. "We almost have to give them permission."

Adults who never attended or completed college before may feel embarrassed. Perhaps their decision to enroll later in life puts them at odds with attitudes in their family or religious community. Adults can be easily deterred if their spouse or partner is not explicitly supportive, says Matt Bergman, an assistant professor of educational leadership at the University of Louisville who studies adult-student retention. Or maybe a prospective student attends a conservative church, he says, where congregants ask, "Why are you going to some liberal college?"

To offset negative influences, Bergman says, it's important for colleges "to embrace the family and embrace the friends of the family." Elite colleges serving traditional-age students find many opportunities to do so, through parents' weekends and other programs. At Louisville, the bachelor's of science in organizational leadership program, designed especially for returning adult students, throws a Workforce Wednesday party once a semester at a bowling alley or similar venue where students, their children, and other family members can enjoy activities and snacks together.

Despite lingering challenges, the landscape for adult students is changing. Colleges' diminishing skepticism and growing use of online education has helped satisfy a real need for convenience. That's something for-profit institutions have long understood; now, increasingly, public and private colleges are catching up. Other approaches, such as specially designed completion degrees and "stackable" credentials — as at Brigham Young University-Idaho, where the Pathway program nests certificates into associate degrees into bachelor's degrees — are becoming more prevalent.

Be it those ideas or others in the works, the challenge for college leaders is to identify the strategies that will work best for their own institutions — and the most effective ways to put them in place and sustain them.

1.4: THE ECONOMIC CASE FOR ADULTS TO ENROLL

For older students, going to college promises to improve their job prospects and raise their pay.

UNEMPLOYMENT RATE

Less than high-school graduate	11.2%
High-school graduate	8.0%
Some college or associate degree	6.2%
Bachelor's degree or higher	3.4%

Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates for adults age 25-64

ANNUAL EARNINGS

Less than high-school graduate	$27,040
High-school graduate	37,024
Some college or associate degree	41,496
Bachelor's degree only	60,996
Bachelor's degree or higher	66,508

Source: U.S. Bureau of Labor Statistics, Median usual earnings of full-time wage and salary workers age 25 and older, 2017 annual averages

QUESTIONS TO CONSIDER

As colleges discuss how best to meet the needs of the adult-student population in all its diversity, here are some key questions for officials to consider.

DO your website and marketing materials include images and messaging that help adults see themselves as students at your institution?

HAVE you conducted a needs-assessment of your students, to determine how best to help them with child care, food assistance, transportation, or emergency aid? Are you prepared to meet those needs?

DO you have policies to forgive past debts, or delay repayment, so returning students are not barred from re-enrolling? What about for former students requesting a transcript to enroll at another institution?

ARE your advising and financial-aid offices open on evenings or weekends? If not, can you add after-hours services online or by telephone?

DO you take advantage of the professional experience of your adult students and help them balance work and classes by employing them in on-campus jobs?

CASE STUDY

To Improve a Region's Welfare, a College Revamps Its Offerings

If California were its own country, it would be the world's sixth-biggest economy. But while it boasts some of the most educated pockets in the nation, college-attainment levels are widely uneven across the state, and it is facing a projected shortage of more than 1 million college-educated workers by 2030. With demand for jobs like forestry in decline, and others such as healthcare and IT on the rise, Shasta College is one institution trying to help adults retool. Meanwhile, Gov. Jerry Brown just requested $100 million from the state legislature to establish a new competency-based, online community college that would offer sub-associate-degree credentials for working learners.

Shasta College is the only higher-education institution in a 16,000-square-mile region of northern California known for employing people in timber and sawmills — and more recently, as off-the-books "trimmigrants" in marijuana fields. For most of the college's history, says Kate Mahar, dean of institutional effectiveness, its enrollment strategy was just "who showed up."

That changed a few years ago, when local public-health agencies noted the connections between residents' poor health and a lack of higher education. The two-year college began to see itself as a catalyst for improving public health and promoting economic development — and officials there realized that nearly one-third of adults in the three surrounding counties had attended Shasta or another institution but never earned a degree.

"The typical trajectory was: Go to high school, and then go to Shasta for some classes," Mahar says. Some of the students who left would eventually enroll in online courses at institutions like Arizona State University or the University of Phoenix, but plenty found jobs in logging, retail, or other work that didn't require a degree. Long term, because of injuries or low wages, those jobs wouldn't necessarily sustain them, but the people were living their lives, and many weren't planning to return to college. They needed money for rent and car payments, says Buffy Tanner, who directs a new program for adults: "The truck is the death knell of a lot of educational plans."

Before creating the program, Shasta used a self-evaluation tool from the Council for Adult and Experiential Learning to assess its readiness to serve adults. It discovered that fixtures like its rich but potentially confusing array of degree offerings and weekday remedial classes from 10 a.m. to 2 p.m. were discouraging the very students it wanted to reach.

In the fall of 2016, Shasta created a new program with structured schedules, a limited choice of courses, and built-in coaching designed especially for adults. It's called ACE, for Associate Completion in the Evenings. "It's 'guided pathways' on steroids," says Tanner, referring to the practice now in use at many community colleges to help students see clearer routes to degrees.

The average age of the ACE students is 30, and 70 percent are women. They typically take two eight-week courses at a time, meeting in person two evenings a week. The program also offers also four- and five-week

SHASTA COLLEGE

ACE students prepare for class.

classes online. The structure doesn't work for everyone: Out of 49 students in the first cohort, 17 left. But 18 have graduated, and the rest are still enrolled. Since then, 100 more students have signed up.

For students like Lisa Spencer, 52, who works full time during the day and happens to live three miles from the campus, the program is a perfect fit. "It's like they designed the whole thing for me," she says.

Spencer had dabbled at a community college after high school, back in the early 1980s, but never went very far toward a degree. After 25 years in California and Oklahoma working in Lowe's and Home Depot stores, she is now a department manager for fabrics and crafts at Walmart. "I stock a lot of yarn," she says. Walmart offers its employees discounted tuition at the for-profit American Public University, but Spencer says that even so, the courses would cost thousands more than she pays at Shasta.

Her dream, she says, is to work for the local government. Over the years, she has applied and interviewed for office jobs but never managed to land one. That convinced her, she says, that without a degree, "I was probably going to work retail 'til I died."

The format of the ACE program makes a degree seem attainable. Finishing a course every five or eight weeks, "there's a sense of accomplishment," Spencer says. With eight courses to go, she's already making plans to pursue a bachelor's degree through an online program at California State University at Chico.

Spencer's experience at Shasta has also given her 23-year-old daughter the college bug. The young woman works two jobs now, and her mother says she wants her to go to college if and when "she's ready, so she appreciates it." But, she adds, "I hope she doesn't wait until she's 50."

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Strategies to Serve the Adult Population

Higher education's attention to adults has come in waves, with different types of institutions taking the lead over time. This section will highlight how colleges have historically served adults, examine the economic and technological forces prompting many institutions to rethink their approaches, and dissect the cultural and financial challenges to doing so. Many of the barriers that keep adults from enrolling and succeeding in college are created by the institutions themselves — and are in their power to remove.

Land-grant institutions were the first to extend a college education to a mass audience, inspired by the Wisconsin Idea and other notions of higher education's public purpose. That was followed in the 1920s and '30s by Roman Catholic colleges' and other urban institutions' creation of "night schools" largely for workers and immigrants, and often offering more practical subjects than what younger students from more-elite backgrounds were studying. The years after World War II, of course, brought another burst of attention with the GI Bill. According to a study by Carol E. Kasworm, a noted scholar of adult education, nearly 500,000 veterans enrolled in college in 1945-46, representing more than

2.1: WHICH INSTITUTIONS DRAW THE MOST ADULTS?

These lists display institutions in descending order of the number of undergraduates age 25 and over enrolled in the fall 2015 semester. The percentage shown is the share of adults in the undergraduate population at that time.

FOUR-YEAR PUBLIC COLLEGES	Share of undergraduates age 25 and over
U. of Maryland-University College	79%
Miami Dade College	32%
Santa Ana College	57%
St. Petersburg College	50%
Broward College	36%
U. of Texas at Arlington	47%
College of Southern Nevada	42%
Valencia College	27%
Florida International U.	28%
Florida State College at Jacksonville	43%
U. of Central Florida	20%
Arizona State U.-Skysong	66%
Thomas Edison State U.	87%
Utah Valley U.	29%
Palm Beach State College	31%
State U. of New York Empire College	82%
Portland State U.	40%
Metropolitan State U. of Denver	43%

FOUR-YEAR PRIVATE NON-PROFIT COLLEGES	
Western Governors U.	93%
Excelsior College	91%
Southern New Hampshire U.	73%
Liberty U.	61%
Brigham Young U.-Idaho	45%
Baker College at Flint	56%
Keiser U. at Ft Lauderdale	73%
Columbia College	76%
Embry-Riddle Aeronautical U. Extended Campus	88%
Saint Leo U.	70%
Park U.	75%
Everest U. South Orlando Campus (Fla.)	81%
Indiana Wesleyan U.	65%
National U.	73%
Wilmington U.	60%
Bellevue U.	82%
Indiana Tech	70%
Independence U.	76%
Franklin U.	86%

Source: *Chronicle* analysis of U.S. Department of Education data

a quarter of the undergraduate population. By the following year, about half of the 2.3 million students enrolled at any level of higher education were veterans.

That experience signaled to many traditional institutions that the skills and life experience that older students brought with them called for different approaches to teaching, an idea that would be popularized as "andragogy" two decades later by the academic and author Malcolm S. Knowles.

The next surge in adult-serving efforts came quickly, first with the growth of public community colleges in the 1960s, and then with the emergence in the early '70s of experimental institutions like Empire State College, part of the State University of New York system, and DePaul University's School for New Learning. Taking a page from the recommendations of the Carnegie Commission on Non-Traditional Study at the time, these places were among the first to adopt the practice of granting credit for what students already knew.

Pamela J. Tate, then an academic at SUNY at New Paltz and today the president of the Council for Adult and Experiential Learning (CAEL), recalls the era as a time of great innovation in adult education, fueled by a healthy infusion of money from states, federal grant programs, and foundations. Some 40 institutions started colleges or other programs aimed at adults during this period, says Tate. "It was an access and justice mission" that drove the movement, she says, a marked difference from today, when the rationale is more often linked to the economic needs of individuals, or of states and the nation.

Many of the experimental

institutions are still active: Excelsior College, formerly Regents College, enrolls more than 36,000 adult undergraduates. The several public institutions known as "completion colleges" created between 1969 and '72 — Charter Oak State and Granite State Colleges, and Governors State and Thomas Edison State Universities — recently formed a coalition to promote their approach.

Today the landscape is even more varied. A major influence since the late 1990s has been the for-profit-college sector. During their boom, proprietary institutions dominated adult-student enrollment. They developed sophisticated, if in some cases overly aggressive, recruiting tactics; innovations in scheduling, such as compressing courses into accelerated formats of five to eight weeks, appealing to working adults short on time; and of course the extensive use of online education. All of those are now increasingly common tools for serving adult students across all of higher education.

With several major for-profit-college companies now shuttered and others decidedly smaller, a new set of institutions has begun to command the market. Liberty and Southern New Hampshire Universities have transformed their enrollment profiles with a fast-growing online presence. Western Governors University was created for adult students, using a competency-based model heavily reliant on mentors. Students over the age of 24 account for 60 to more than 90 percent of undergraduates at those institutions and dozens of others.

Still, across all colleges and universities, the pattern of adult enrollment is markedly uneven. While adults make up 27 percent of all undergraduates nationally, only one-third of private-four-year colleges enroll adults at that rate or higher. Among public four-year colleges, less than one-third do. The for-profit sector, meanwhile, still attracts mainly adults: Nearly all proprietary institutions enroll adults at at least the national rate.

Tools and Strategies

Three of the tools most often associated with adult-oriented programs are prior-learning assessment (PLA), competency-based education (CBE), and either fully online or hybrid courses that mix distance education with face-to-face instruction.

Advocates for adult learners argue that prior-learning assessment in particular is not being used as extensively as it could be, despite efforts by groups like CAEL to promote it. While specific approaches vary, the concept involves evaluating and awarding credit, often through portfolios and tests, for education acquired through experience outside a formal classroom. Even at institutions that do give credit for prior learning, it's often available only for certain programs or in certain schools (for example, New York University's division of applied undergraduate studies). On the surface, the hesitancy is understandable: Colleges are often reluctant to grant credit for courses taken at other institutions, much less for knowledge with no college at all behind it. Winning over faculty members who are skeptical of the concept or suspicious of the rigor of the assessment process is often a barrier. Department chairs, deans, and provosts can also be resistant because granting credit through PLA may mean forgoing tuition revenue. But advocates say a study by CAEL should relieve the financial fears at least: It found that students who enroll with PLA end up taking more courses at the institution than those who do not.

In a similar spirit, competency-based education allows students to progress at their own pace by demonstrating what they can do instead of hewing to the timeline of a semester. While questions linger over how such programs comport with federal student-aid regulations that still use the "credit hour" as the measure of students' academic progress, hundreds of institutions are now either offering competency-based degrees or planning to do so. Among them, the University of Wisconsin-Extension, a pioneer in adult learning, now offers more than a half-dozen competency-based certificates and degrees; the for-profit Capella University offers dozens.

Weekend colleges were another common strategy in the 1980s and '90s especially, but in recent years, many institutions with such programs have shifted to an online or hybrid model. Bay Path University, one of at least a dozen women's colleges that now run special undergraduate programs for adults, used to

have three locations around the state for its American Women's College weekend programs. But even with average annual enrollment growth of 11 percent over the past five years, officials decided to close one of the sites, noting students' preference for online options. Bay Path now relies on peer mentoring and social-media groups organized around disciplines to help foster a sense of community.

To collect the best information and cultivate broad buy-in for a campuswide re-evaluation of its approach to adult students, the University of La Verne has involved its Adjunct Advisory Council, whose members work closely with adult students.

At many institutions looking to bring back near-completers and others with some academic credit, degree-completion programs, with titles like associate or bachelor's in liberal studies, have been a go-to approach. An effort by the Oklahoma State Regents for Higher Education adds a dimension: The 10-year-old bachelor's in organizational leadership, aimed at students with at least 72 credits under their belt, has a 10-course core curriculum developed by faculty members from eight different institutions. Students typically take those 30 core credits from their designated home institution, but may turn to any college in the network to register for a course when they need it, which also frees up the various campuses from duplicating one another's offerings. The 18 remaining credits the degree requires can come from whichever institution the students choose. The board evaluates the program as a collaborative effort, encouraging the institutions to work together rather than vie for students. "It's not a competition," says Debbie Blanke, the regents' associate vice chancellor for academic affairs.

Since starting the program, Oklahoma added a similar one at the associate level. And the approach has inspired imitators: Five campuses in the University of North Carolina system that each offer interdisciplinary degrees designed for adult students recently formed a consortium to share courses.

Another approach, dubbed the "dedicated distance cohort" model by its creators at Nightingale College, a proprietary nursing school in Salt Lake City, also shows promise — and perhaps signals that the for-profit-college sector's days as an adult-student innovator aren't behind it. In partnership with community hospitals and other health-care facilities, Nightingale offers associate and bachelor's degrees in nursing. The courses are taught by Nightingale instructors, with Nightingale equipment, in the local facilities. The three-year-old program is still small, enrolling 360 students across six sites in three states. And the distributed approach has allowed Nightingale to reach students, whose average age is 32, where they live, in cohorts as small as five, and to customize the program to meet local communities' needs. Because the labs aren't designed to be permanent, the college's president, Mikhail Shneyder, says, "We literally can pick up and leave when the need is met." He believes the model could easily be adapted to other fields, in health care and beyond.

All of these moves have something in common. They reflect a new — and clearly still evolving — understanding of "convenience." Adult-learning consultants like Aslanian Market Research report that college clients are now rethinking the roles of satellite campuses they established decades ago. Where convenience might once have required a physical location, today different course formats, year-round schedules, and collaborative degrees can be far more satisfying to adult students — and potentially more cost-effective for institutions.

Institutional Reckonings

Leaders at Bay Path created what is now called American Women's College, in 1999, out of necessity. The number of traditional-age students was falling, and the university need-

ed to diversify its enrollment by attracting more adults. Today many other colleges — whether facing imminent enrollment declines or in anticipation of changes to come — are grappling with the same problem, particularly in the Northeast and Midwest.

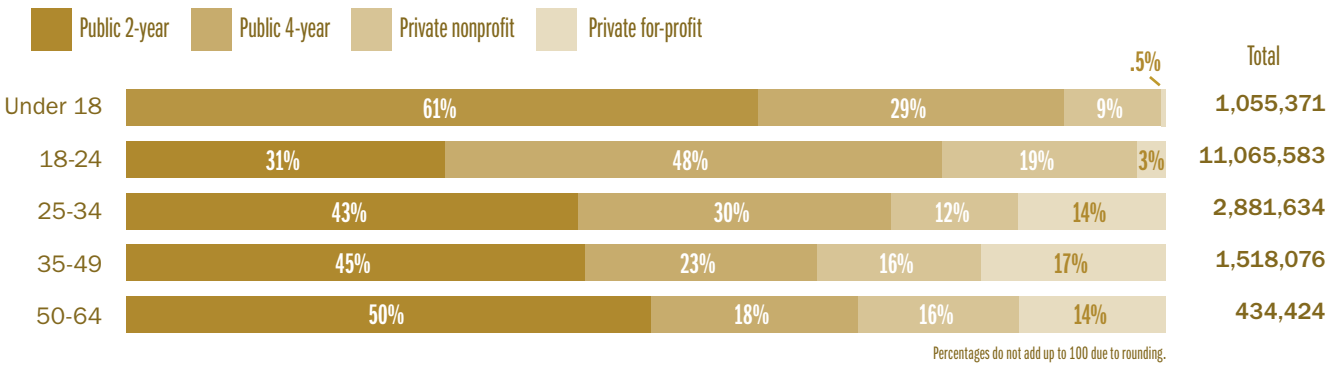
Facing urgent challenges, some institutions have swiftly created new programs and marketing campaigns aimed at adults, as the University of Northern Michigan just did in medicinal-plant chemistry and autism studies, and Urbana University, in Ohio, is now doing with its Urbana Works program, bringing courses to people's workplaces. Both institutions have had declines in enrollment: Northern Michigan's fell to 7,000 from 9,200 over the past eight years, and Urbana was saved from extinction by a 2014 merger with Franklin University. "If we don't change, we die," says Fritz J. Erickson, president of Northern Michigan.

When enrollment and financial challenges aren't as dire, a different set of questions comes into play. St. John's University is at that crossroads now. The 21,000-student institution in Queens, N.Y., is bracing for both a declining pool of 18- to 24-year-olds and increasing competition from public colleges, because of the state's generous new "tuition-free degree" program. That gives the president, Conrado (Bobby) Gempesaw, lots to think about as he ponders whether and how to reach out to what he recognizes as a large pool of potential adult students. Can St. John's offer courses with tuition that would appeal to a price-sensitive market? Will it need to retrain advisers? How much would it have to adapt its existing curriculum, heavy on arts and sciences, to include the programs in health sciences, business, and information technology that are most likely to appeal to adult students? And with a relatively small online footprint now, could St. John's find niches that would let it even attempt to compete with institutions like Arizona State and Southern New Hampshire Universities and University of Maryland University College, which already enjoy first-mover advantage in online education?

St. John's will be answering those questions and others over the next year, and Gempesaw already has a few ideas. He expects the primary market, at least at first, will be returning students who already know St. John's, and Roman Catholic students who will be most comfortable with its Vincentian mission. The president has spoken with his counterparts in the region about ways they might collaborate on adult programs. Mindful of Arizona State's partnership with Starbucks, which has helped that university lower its recruitment costs by establishing a pipeline of prospective students, he's exploring whether St. John's could

2.2: ADULT ENROLLMENT BY SECTOR

Community colleges enroll the greatest share of adult students; the for-profit sector attracts a similar proportion as private nonprofit institutions.

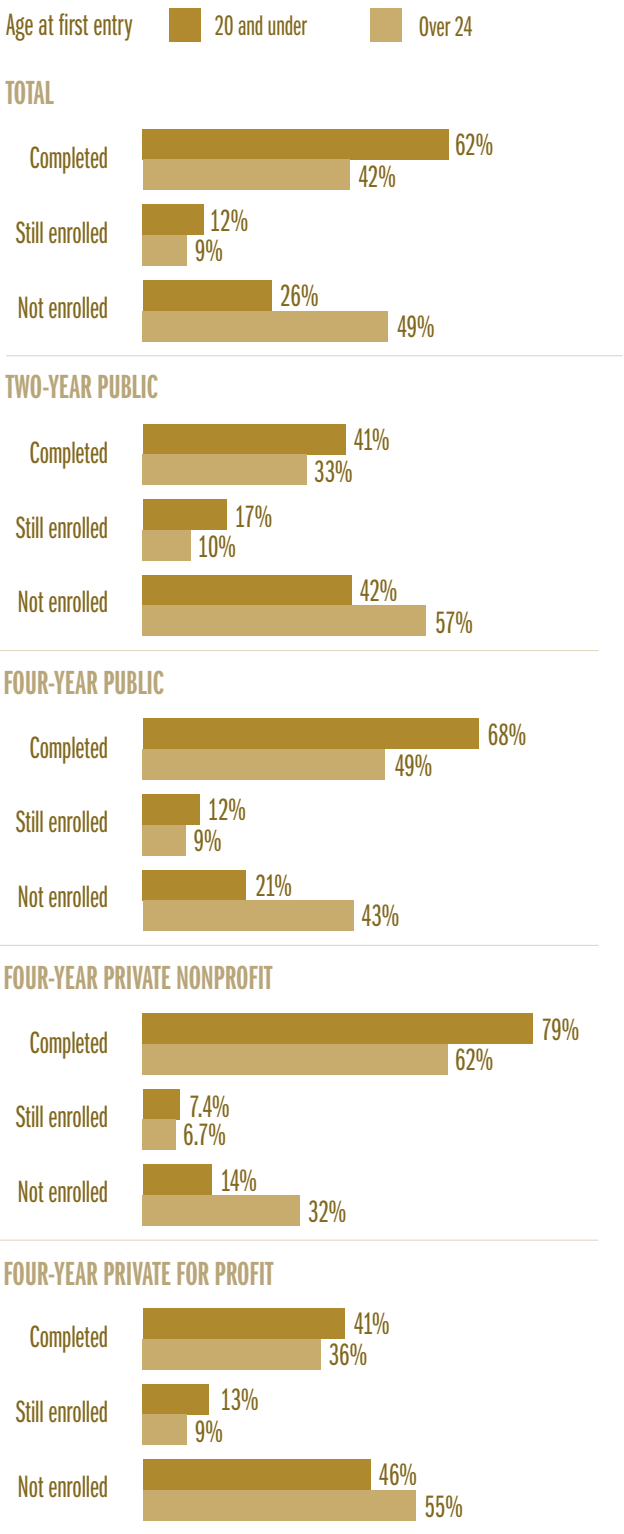


Percentages do not add up to 100 due to rounding.

Source: *Chronicle* analysis of National Center for Education Statistics, 2015 figures

2.3: MAKING IT THROUGH COLLEGE

Adult students are less likely to complete a credential within six years than are traditional-age students, although the disparities vary by sector.



Source: National Student Clearinghouse Research Center, Fall 2011 cohort

develop a similar relationship with companies in New York City or elsewhere. "The importance of partnerships is key," he says. "Just saying, 'This is a big market,'" without thinking through the specifics is a mistake.

Structural Questions

For colleges looking to enter the adult-student market, intensify their efforts, or shift their approach, some of the key strategic decisions come down to structure. It's more than a bureaucratic matter. Structure has implications for crucial questions about business models, academic quality, student services, and marketing.

Historically, colleges have taken one of three basic approaches to structure.

- Offer programs for adult students within the college — and hope that professors and advisers are flexible enough to serve them alongside traditional-age students.

- Create a separate adult unit that relies on faculty from various departments or schools — and put up with the inevitable turf wars to get professors to teach the right courses at the right times in the right formats.

- Develop a fully separate college for adults within the institution with its own faculty, procedures, and in many cases, a separate business model — and deal with jealousies if the division is profitable, and resentments if some faculty members see the adult college as academically inferior.

Recently, more models have emerged.

Take the adult-focused Brandman University, in southern California. It broke off from Chapman University, and since 2008 has been a separate and independently accredited institution. While Chapman is still a traditional

research university, Brandman now enrolls about 12,000 students, the vast majority of them over age 24, and offers self-paced, competency-based programs, fully online courses, and hybrid courses that are each eight weeks long, with 21 hours of online instruction and a three-hour class one night a week.

Last year Purdue University acquired the for-profit Kaplan University, further breaking the mold. Purdue has described the deal as a way to both jump-start its online efforts and reach more adult students — with career-focused programs that the main campus doesn't offer, and a national profile that its regional campuses don't enjoy. The new institution, to be called Purdue University Global, will be run by an independent board including several Purdue trustees. Kaplan Inc., the company that owned Kaplan University, will maintain some influence over operations as the hands-on manager of technology, marketing, and recruitment.

To be sure, there is no single right model. Gary Brahm, president and CEO of Brandman, favors his because it allows the new university to focus all of its efforts — from advising to curricula — on the needs of adult learners. But those considering a similar model, he says, shouldn't underestimate the effort of building brand awareness for a new institution.

To ensure that students don't miss out on career services, Colorado State University-Global Campus periodically gives assignments in its courses that require connecting with the career center.

Another southern California institution with a tradition of serving older students, the University of La Verne, plans to take a different approach to reinvigorating its adult programs. For decades it has relied on satellite campuses and, more recently, company-based programs, but the 8,300-student La Verne is now undertaking a deep re-evaluation. Rather than spin off a college, La Verne has appointed dozens of faculty and staff members to examine a range of policies and practices there that may be obstacles to enrolling more adults. The items up for debate include general-education requirements, transfer policies, tuition pricing, and financial aid.

La Verne's president, Devorah A. Lieberman, says she recognizes that some policies that appeal to traditional-age students may not suit adults, and that maintaining the existing structure may limit the university's flexibility. But she believes La Verne can find ways to reconcile all that. "We'd rather decide right now, with these tensions, and do it in a way that we're a whole university," she says. That way, "we always have our values and our quality education."

La Verne, St. John's, and dozens of other colleges now weighing new degree programs are just some of the institutions developing and expanding their adult-student strategies. In the last year, CAEL has seen a sharp increase in the number of institutions that have elected to use its Adult Learner 360 self-evaluation process to assess their strengths and weaknesses. Of the 155 institutions that have gone through the process in the last five years, 60 did so in 2017.

CAEL and the other major national group focused on adult students, the University Professional and Continuing Education Association (UPCEA), report additional signs of interest. With the rise in online learning for adults, a number of institutions are folding their adult-serving operations into divisions that oversee distance education. There are good reasons to go that route; for one, it can be more cost-effective. But there are possible downsides, too. Marketing for adults should be different than for traditional undergraduates and graduate students, and the distance-education unit may not appreciate that distinction or have the necessary expertise. The services and pricing most appealing to the target markets might also differ.

A single division may be able to handle that broad portfolio, but as many in the field warn, when colleges decide that serving adults is everybody's business, it often becomes nobody's business. No one entity is held accountable. At the same time,

adult-serving units, even those that generate profits, often don't have as much political clout within their institutions as do other schools or colleges.

Price, Quality, and Value

Depending on the structure a college adopts for its adult-serving programs, it may follow a different academic calendar, one more aligned with the accelerated formats that adults seem to prefer. The programs might also have a different pricing model. For institutions where longer semesters have been the norm, getting everybody on board with the concept of an accelerated format could involve additional faculty development and perhaps some internal politicking, too.

A new pricing model for adult students could involve not only lower tuition, but a different way of collecting it. Western Governors University relies on subscription pricing, what one consultant calls "the Netflix model," because students there work at their own pace. StraighterLine, a private company that offers low-cost online courses for which many colleges grant academic credit, also follows that model. StraighterLine adds another feature for busy adult students: a stop-out option that lets them pause their subscriptions when work piles up, or they

FORUM

Barriers to Starting and Finishing College

Advocates and leaders explain what stands in the way of enrolling and retaining more undergraduate adult students.

Teresa Lubbers

Indiana commissioner for higher education

We must work harder to convince workers who currently have a job that completing a postsecondary credential is crucial to ensuring they can compete for better opportunities in a dynamic job market.

Renee McCreight

Senior director of Graduate Memphis, an organization that supports adult students

Forty-three percent of our adult learners cite finances as the primary barrier to enrollment or re-enrollment. It is in the best interest of institutions to better educate students on financial obligations on the front end to minimize withdrawals and potentially increase completion rates.

Elsa M. Núñez

President of Eastern Connecticut State University

Adult students need courses scheduled at times when they aren't working — evenings, weekends, online — times that fall outside traditional faculty workloads.

Julie Peller

Founding Executive director of Higher Learning Advocates, a nonprofit group focused on policy change

Most federal policies simply were not designed for today's students. Adults often must needlessly return to the starting gate. Income, financial obligations, changes in enrollment, and past academic and financial performance factor into aid rules and regulations, complicating the road to accessing and retaining financial assistance.

have a family emergency.

Affordability is important to all students, but especially adults, who are more likely to be forgoing income to enroll. The president of Charter Oak State College, Edward Klonoski, has argued that the adult student's return on investment must be much more immediate than the traditional-age student's. To that end, colleges ought to apply a different financial model. Rather than assume a program's profitability based on a student consuming 120 credits, Klonoski recommends calculating costs and revenue based on the unit of a credit, not a degree. "If we know that each credit has some level of profitability, then integrating lower-cost credits becomes financially possible," he writes. Colleges don't typically calculate their costs that granularly, he says. "But there is no reason we cannot do so."

An elephant in the room for adult-serving programs is quality. Because the programs often have more-flexible admissions standards, accelerated time frames, and degrees organized around such topics as leadership rather than traditional disciplines, they're sometimes viewed with suspicion, even — or especially — by faculty members at the same institution.

Many colleges' reliance on adjunct faculty to teach adult-oriented courses adds to the concerns, because adjuncts tend to get less

Scott Pulsipher

President of Western Governors University

The prospect of returning can result in great anxiety. And, if re-enrolling adults clear that emotional hurdle, they may find themselves academically atrophied and unprepared to persist and graduate. While individualized faculty engagement can provide needed remediation for academics, such as math and writing, helping adult students develop the resiliency and perseverance, aka "grit," is far more difficult.

Pam Eddinger

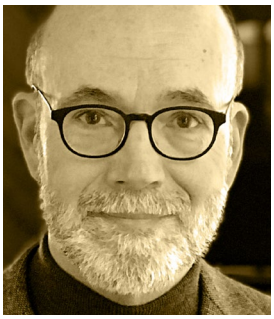
President of Bunker Hill Community College

We have made a convincing case that college credentials lead to social and economic mobility. Our adult learners have heeded the call, but we must help them survive the process. Employment, food, housing, and child care are prerequisites to academic progress — not the other way around.

Burck Smith

CEO of StraighterLine, an online course provider

Improving adult enrollment and retention requires colleges to offer greater convenience, lower prices, and lower risk. For adults with unpredictable lives, being able to start and stop without financial or academic penalty makes perfect sense. However, such behavior at a college is a dropout — punishing both students and colleges.



Henry Smith

Former president of Indiana Wesleyan University

Mission ambiguity is the root cause for the lack of success serving adult students. Unspoken missions rule the day! At some institutions the unwritten, hidden mission is to serve traditional-age, residential young people. Simply changing the mission statement to include words and phrases that include adults is important, but not sufficient.

Pamela J. Tate

President of the Council for Adult and Experiential Learning

A less-talked-about barrier, but a significant one, is the fear of failure many adults face as they consider higher education. Counseling and career-navigation support and other early interventions are essential if colleges are to retain and graduate adult students in larger numbers.

QUESTIONS TO CONSIDER

As colleges evaluate their readiness to recruit, enroll, and teach adult students, here are some key questions for officials to consider.

IS your institution prepared to assess students' prior learning and award credit for it? How widespread is the acceptance of such prior-learning assessment (PLA) throughout your institution? If PLA is part your strategy to enroll more adults, how are you developing buy-in from faculty members?

HOW willing is your institution to consider curricular alterations to attract more adult students? How can you ensure that any adult-focused programs you do add incorporate the same high-impact practices that the rest of your undergraduates may experience?

IS your faculty prepared to teach both traditional-age and adult students, to respond to the cyclical nature of adult enrollment? Do your faculty-development programs include training on andragogy, or effective approaches to teaching adults?

HAVE you considered collaborating with peer institutions to offer courses that would together constitute an adult-oriented certificate or degree program?

support from institutions and are less likely to have time for students outside of class. But full-time, tenured professors may also need to up their game to teach a broader population of students. When the college-going population was more elite, says Gail Mellow, president of LaGuardia Community College, "even if you were a god-awful professor, it didn't matter." But today, she says, it's faculty members who need more education to be sure their techniques work, and their diverse students are all learning.

While colleges' effectiveness in teaching adults has not been a topic of much research, academics in the field say the recent focus on integrating high-impact educational practices into the traditional undergraduate experience needs to be extended further. "Adult students are not getting a first-class, engaged education," says David Scobey, a former professor at the University of Michigan at Ann Arbor and Bates College who is now a senior scholar at the Graduate! Network, a national advocacy group for adult students. Too often, Scobey and others contend, adult programs fail to emphasize such practices as project-based learning, undergraduate research, and others considered effective by studies like the National Survey of Student Engagement and promoted by groups like the Association of American Colleges & Universities.

The upshot? Academic leaders must strike a delicate balance. They need to create programs that are appealing and accessible to adults while ensuring their academic rigor. And the programs should incorporate high-impact educational practices that take advantage of the experience and context adults bring to the classroom.

Colleges, however, aren't the only important players. As Section 3 will show, states, employers, industries, and community organizations can all help adult students get the education they need.

Pursuing a Statewide Attainment Goal Takes More Than a Catchy Campaign

Educational attainment in Tennessee falls short of the national average, and well below the state's "Drive to 55" goal for at least 55 percent of the adult population to have a postsecondary degree or certificate by 2025. The current rate is about 41 percent. Without more adults in the mix — about a quarter-million of them — the state can't even come close. It has been pulling out all the stops to attract more adults: New programs offer free tuition at community and technical colleges, and a statewide campaign called Tennessee Reconnect encourages people with some college experience to re-enroll. Still, as the University of Memphis has learned, it takes more than slogans to bring adults back

The third time was the charm for the University of Memphis. Spurred in part by a change in the state funding formula that rewards institutions with extra money for the adults (and low-income students) they enroll, the university began recruiting former students in 2011 with a campaign it called Back on Track. Even though it recruited students who were just 30 credits shy of a degree, it was mostly a bust. The reason: The educational experience Memphis was offering wasn't different from the one the students had abandoned.

Two years later, the university tried again with a program called Experience Counts, only to discover that many of the students it was hoping to reach had already exhausted their eligibility for federal student aid. A semester later, under a new program called Finish Line, Memphis began to get the formula right.

Until then, the university's message to students was essentially, "Nothing has really changed at the institution since you left," says Tracy Robinson, who oversees the latest program. "We

UNIVERSITY OF MEMPHIS

A Finish Line graduate celebrates at commencement.

really didn't give them anything enticing."

Scholarships are part of the new approach. But it mostly distinguishes itself from the others with dedicated advisers — Memphis calls them "completion concierges" — whose job is to find students "the clearest, shortest, most efficient path" to a degree. An Academic Fresh Start option allows returning students to exclude prior Fs or Ds from their new GPA, so, as Robinson puts it, "they don't have to pay for their past mistakes."

And there's a concerted effort to help students gain credit for prior learning at the lowest possible price. The university asked faculty members to evaluate free online courses offered through Saylor Academy, and now encourages Finish Line students to take nine of them for academic credit. Students may also pursue additional credit for prior learning by submitting portfolios reflecting their experience for evaluation under previously established state standards.

Students using such flexible options have earned an average of 11 credit hours at an average total cost of $1,800. Taking only University of Memphis courses, the students would have paid about $4,500 in tuition. "That cost savings resonates, even with students who aren't getting our scholarship," says Robinson. Memphis faculty members have also evaluated the corporate-training programs offered by local companies like FedEx and First Tennessee Bank, and students can now earn up to 30 credits for such options.

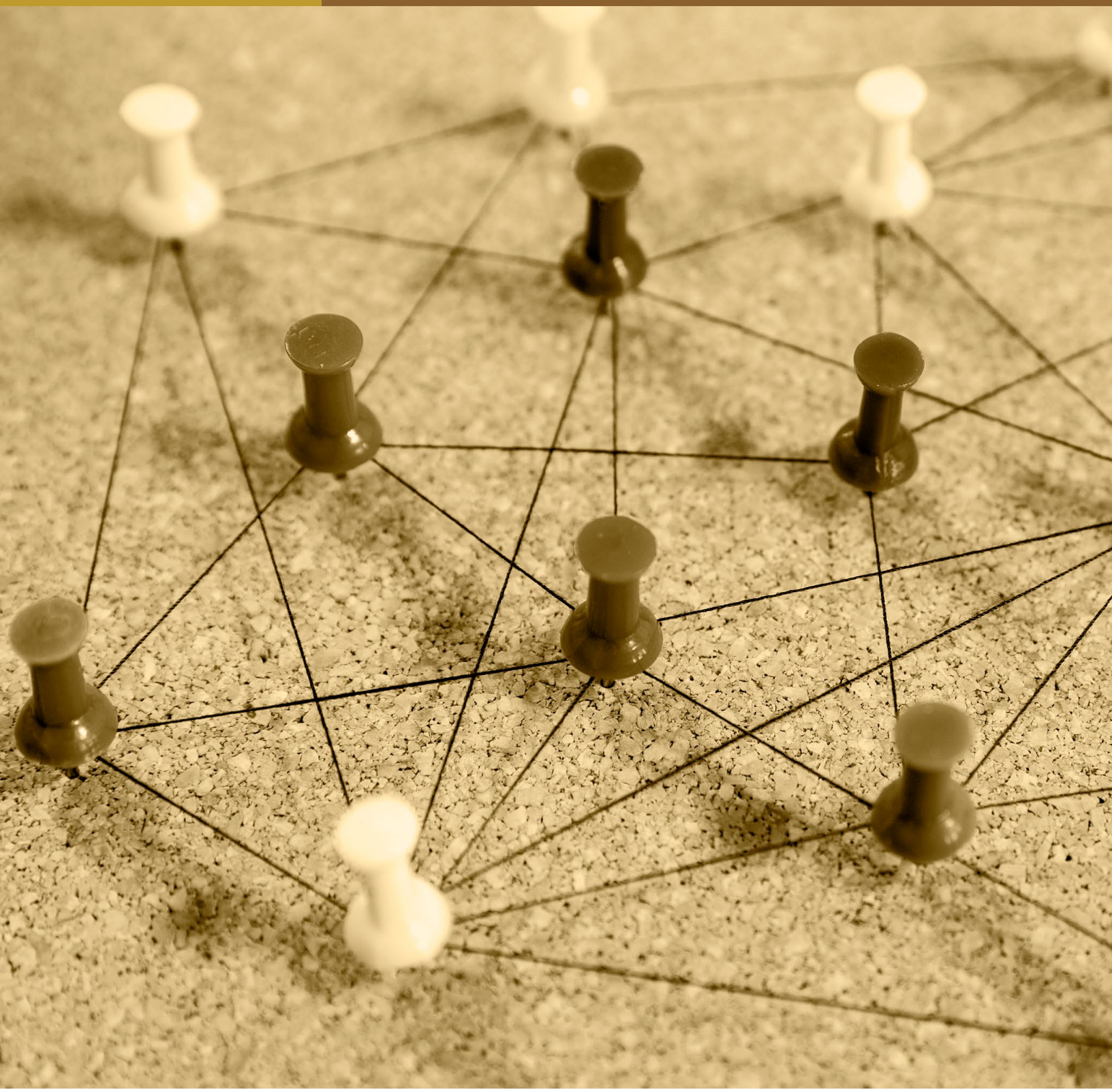
Without about a quarter-million adults in the mix, Tennessee can't come close to its 55 percent attainment goal by 2025.

Finish Line enrolls about 350 students; their average age is 36, compared with 27 in the general campus population. Two factors have helped the program succeed. One is buy-in from university leadership, Robinson notes (Memphis even sent recruitment emails from the provost). And state lawmakers, two successive governors from different political parties, and grass-roots efforts have also supported a focus on adult students statewide.

Along with the state-funding-formula incentive to colleges to enroll adult students, a network of Tennessee Reconnect Ambassadors helps advise adults on their college options and, in some cases, assists them in resolving defaults on their prior student debt. So far the ambassadors have counseled some 13,000 adults. The program is modeled after the national Graduate! Network; Tennessee is the first to try that approach statewide.

Beginning in the fall 2018, the state plans to extend its popular free-community-college program for traditional-age students, the Tennessee Promise, to adults. In anticipation of Adult Promise, each college is expected to establish a Reconnect Team, to train faculty and staff members for the influx of adults; and to provide each student with a personalized Reconnect Success Plan (parents, for example, will get information on nearby child care).

The goal, says Jessica Gibson, assistant executive director for adult learner initiatives at the Tennessee Higher Education Commission, is simple: "To help adults feel secure that people are looking out for them.



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Building Networks

Colleges can't power or sustain an adult-student movement on their own. That will require new ideas, advocacy, money, and a willingness to collaborate. This section will describe the roles that policy makers, employers, community organizations, and others can play. To be most effective, colleges cannot overlook opportunities to engage with those players in this evolving ecosystem.

State Incentives and Obstacles

State governments can be integral to spurring adults to enroll or re-enroll in college. But state policies can also create some of the biggest impediments to adult students.

Support from state legislatures and agencies, as this report has previously discussed, often takes the form of a statewide campaign to encourage former students who never earned a degree to go back for it, or to motivate adults who haven't attended college to give it a try. In many cases, states are uniquely positioned for that. Legislatively and administratively, they control the policy and funding levers that can help colleges enroll more adult students.

Among other states, Tennessee uses its college-funding formula to reward institutions that enroll more adults. That can be an effective incentive, but it doesn't guarantee results. In Ohio, the performance-based-funding formula has included a provision rewarding colleges for enrolling students age 25 and older since 2012. But Brett Visger, associate vice chancellor at the state Department of Higher Education, isn't sure of the effect on enrollment: "I can't say we've seen a tremendous change." Many colleges seem more focused on dual-enrollment programs for high-school students, he says. Ohio has not undertaken a statewide marketing campaign aimed at adult students, but officials there set a goal of 65 percent postsecondary educational attainment by 2025, up from 44 percent today. "There is no way we

will reach our goal," says Visger, "unless we are purposeful in reaching adults."

Sometimes states set their sights on institutional obstacles. As part of Mississippi's Complete 2 Compete program, state education leaders urged several public colleges to lift a cap on the number of credits they would accept for military courses and to waive rules that had required students to take at least 30 percent of their credits at the institution awarding them a degree.

States also hold much of the data needed to reach prospective adult students. In the case of Indiana's You Can. Go Back. campaign, the state hired a marketing firm to contact people with some college experience. State involvement can also run deeper. In Tennessee, where the adult-student movement has gained traction, state employees are trained as "ambassadors" to advise colleagues in various state agencies on the ins and outs of enrolling in college under the Tennessee Reconnect program.

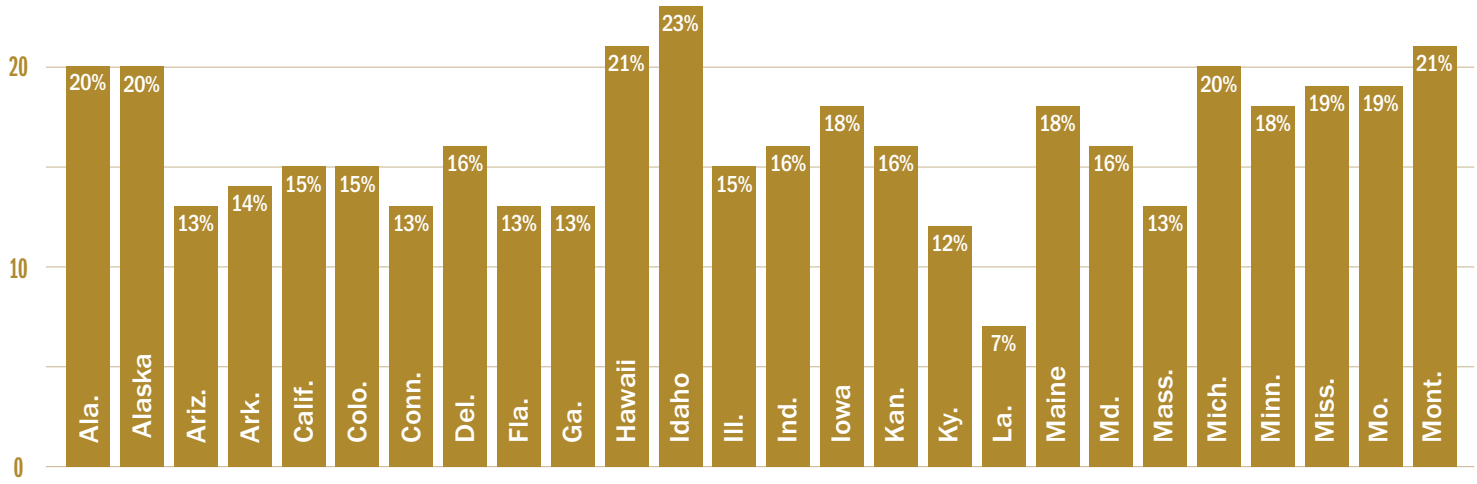
While some states — including Indiana, Maine, Minnesota, and Tennessee — set aside financial aid for adult students, many others' policies favor traditional-age students, deliberately or not. For instance, several states, and notably their recent free-college programs, make aid available only to recent high-school graduates. And often aid programs are designated for full-time students. Six in 10 adult undergraduates attend part time.

Both the Education Commission of the States (ECS) and the Center for Postsecondary and Economic Success (CLASP) have recently issued reports detailing how state student-aid policies hinder adult educational attainment. Among other issues, ECS notes that states that award their aid on a rolling basis or set an early deadline for applications may be penalizing adult students, who tend not to follow the traditional admissions cycle. And many states' aid-calculation formulas, CLASP points out, fail to take into account the full cost of attendance for adults, including expenses like childcare. Each state determines for itself how to support its residents, but with states now collectively awarding some $12 billion in student aid annually, their policy decisions have a powerful impact.

Beyond student aid, states have other

3.1: STATE BY STATE: SOME COLLEGE, NO CREDENTIAL

Many states and institutions are trying to locate students who started college but never finished, as this population is vital to the goal of increasing postsecondary educational attainment. Here is the estimated share of adults in each state with some college, no degree, and no high-quality certificate, as defined by the Lumina Foundation.



Source: Lumina Foundation, "A Stronger Nation," 2018

opportunities to set the agenda. They can help ensure that public institutions are prepared to serve adult students, by specifying or incentivizing the adoption of appropriate academic programs and schedules, or — as Complete College America recently recommended — by establishing statewide standards for prior-learning assessment. States can also meet local needs by streamlining the process for college students to file for government food aid and other public assistance.

In many parts of the country, states could better fund the community colleges and regional public universities that serve many adults. Many such institutions face significant financial challenges, especially in rural areas, where they may be the only option for students.

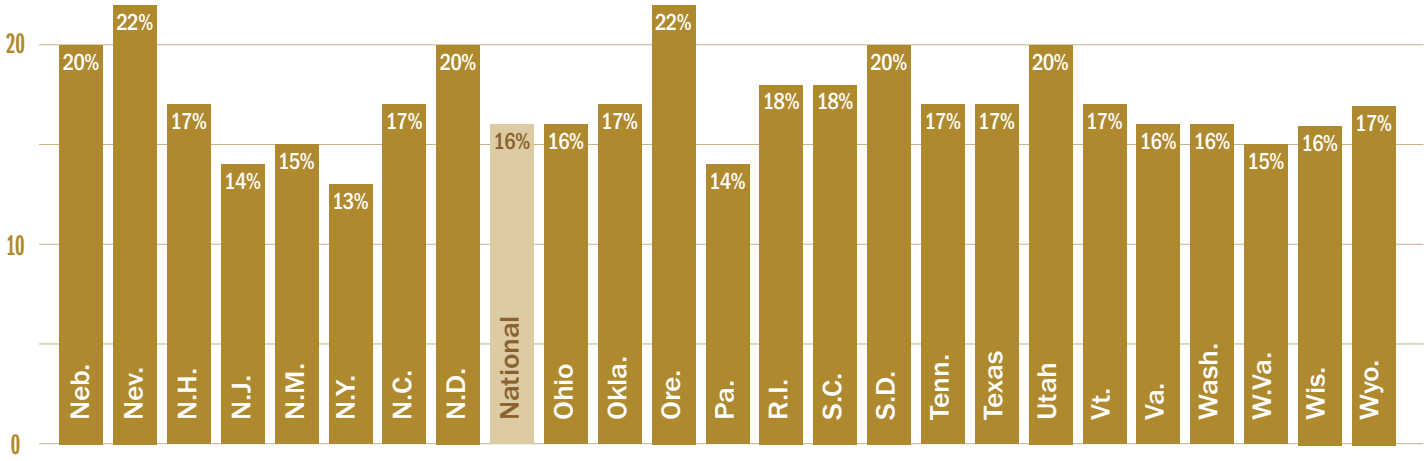
Finally, states can effectively coordinate with employers on campaigns to encourage adult students to pursue higher education, as Complete College America (CCA) laid out in its new recommendations "A Better Deal for Returning Adults." That's if, the group says, colleges are ready to serve them.

Employers as Partners

Even with broad support from state governments, employers' attitudes and policies on professional development and educational assistance can make or break an adult-enrollment campaign. That's a lesson Sarah Ancel learned at the Indiana Commission on Higher Education and applied to CCA's recent recommendations on adult students. They may feel inspired to go back to college, but if the employer isn't supportive, says Ancel, a senior vice president for the group, "that postcard goes into the trash."

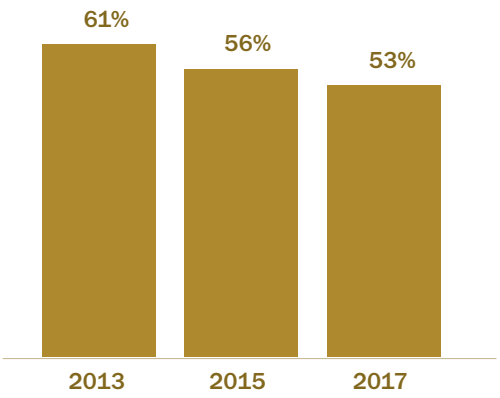
Employer support can take many forms: flexibility on work schedules, on-site space for college courses, even expertise in developing courses and degree programs.

Financial support, though, is the primary way employers can contribute. Yet the proportion of employers that provide undergraduate educational assistance has declined in the last five years, according to the Society for Human Resource Management. During negotiations over the 2017 federal tax bill, lawmakers considered eliminating the provision that



3.2: TUITION ASSISTANCE RATES

Fewer employers are providing education benefits to their employees.



Source: Society for Human Resource Management, 2017 Employee Benefits report

allows individuals to deduct up to $5,250 in employer-paid tuition benefits. The deduction ultimately survived, but it still can't be applied to certain educational expenses, like the cost of prior-learning assessment. The cap also has not increased since 1986, while the price of higher education has soared. Most employers that offer tuition assistance limit annual reimbursements to $5,250.

The common practice of reimbursing employees for tuition rather than providing an upfront payment poses problems for lower-income adults. That is a major criticism of the vaunted Starbucks arrangement with Arizona State University, in which the company picks up the portion of employees' tuition at the university not covered by student aid. Ancel, for one, says coordinating with employers could help colleges eliminate this barrier. After all, she says, "They know the employer is good for the check."

Companies that have tried upfront tuition payment say it increases enrollment. The Cook Group, a major employer in Indiana through its medical-technology subsidiary and the French Lick Resort, made the shift in its tuition benefits in 2016. Participation in the program jumped from 75 people in the previous five years to more than 600 in one year. The number of employees using tuition benefits has since increased to more than 1,000. Cook pays tuition to the college when the employee registers for a course, and if students get a D or lower, they have to repay the money (but if they leave the company within a year, they no longer do). The program also helps employees earn a high-school equivalency diploma. Dan Peterson, vice president for industry and government affairs, says the company hopes My Cook Pathway will meet some of its hiring needs from within.

The Role of Industries

Enthusiastic employers — say, manufacturing companies or government agencies — are important partners for colleges developing adult programs. But building those relationships one by one is time-consuming. A strategy that can get programs up and running or increase enrollment faster, as some higher-education leaders have found, is partnering with industry groups or business consortia. The approach is attractive on the industry side because it can help fill skilled positions in growing and specialized fields. And on the college side, it can bolster adult enrollment even in a stronger economy.

Rio Salado College, the online arm of the Maricopa Community College system, has pursued several such partnerships. In one with the insurance industry, students can earn an insurance-studies certificate that qualifies them for the key certification in that field and is also worth 18 credits toward an associate degree. The newly elected sheriff in Maricopa County is encouraging officers who have completed the 39-credit police academy training to continue on for an associate degree in law-enforcement technology. And in a partnership with the Western Association of Food Chains, Rio Salado offers a retail-management certificate. Fry's Food Stores, the largest private employer in Arizona with some 21,000 associates, pays for tuition upfront, and the association partially reimburses the chain if the employees complete the program. While Fry's makes no guarantees, executives say the certificate has helped some employees qualify for promotions.

Rio Salado's president, Christopher Busta-

mante, says he sees relationships with industry consortia as the future of college-employer partnerships. And they pay off for institutions. Employees may enroll initially because a course or certificate will help them with an immediate job need, but of the students who have come to Rio Salado through one of its industry partnerships, Bustamante says, 16 percent have stayed on after receiving their work-related credential.

On the industry side, several groups in Rhode Island hardly need convincing. They're already working closely with the state's Council on Postsecondary Education and Department of Labor and Training on a statewide effort called Real Jobs that relies on colleges and others to create intensive training programs in biosciences, health care, advanced manufacturing, and other fast-growing fields. In less than a year, the Community College of Rhode Island developed new boot-camp style programs to train people for computer-based machinist, maritime pipefitting, and other jobs at submarine plants run by General Dynamics. The program in biosciences — developed by the community college and the University of Rhode Island — is designed to train employees for jobs in pharmaceuticals, textiles, and beer making; it starts in June. Other public, private, and for-profit colleges are now creating additional boot camps. Funds from Real Jobs mean that for many of the students, the programs are free. In some cases, employers are even paying the participants.

To deepen outreach to potential students, Graduate! Philadelphia created an advisory council of local clergy members who can identify congregants with college potential and refer them to the organization.

The programs do not yet carry academic credit, but the plan is to evaluate them for that purpose, even if the training is provided by a union or other noncollege partner. Rhode Island's goal is that 70 percent of its adult population will hold a postsecondary degree or credential by 2025. But even if almost every high-school student there went on to earn one, the state would fall well short of that mark. Its current attainment rate is just under 47 percent. And so the state is looking to adults — about 100,000 of them — to close two-thirds of that gap.

Officials there are mindful that not all credentials are valuable. "Some are just letters," says Robin McGill, director of strategic initiatives in the Office of the Postsecondary Commissioner, "and the difference is not always apparent to students." Indeed, the problem of worthless credentials is one that gets far too little attention from government and industry, but it can have serious ramifications for students. An analysis of student-loan data from 2015 showed that 44 percent of undergraduate certificate holders nationally had defaulted in the previous 12 years, a rate matching that for people who left before receiving a credential. That 44 percent is twice the comparable default rate for people with associate degrees and more than five times the rate for those with bachelor's degrees.

Unions are also encouraging members to enroll in college, and not necessarily just for the work-related training. A program sponsored by a New York City local electricians' union at SUNY Empire State College's Harry Van Arsdale Jr. Center for Labor Studies provides both technical training and writing-intensive liberal-arts studies. Most union members who start in the program need an associate degree to become a journeyman electrician in New York City, but a good number stay on for a bachelor's degree in labor studies.

Civic Outreach

Many high-school students don't have to look far for messages about going to college, or — if they're lucky — guidance on how to get there. True, the deck is stacked in favor of wealthier families, and counselors in low-income areas are typically few and far between. But generally speaking, the college-counseling infrastructure oriented toward 18-year-olds is well-established.

Little of that exists for adults. Yet efforts

in about two dozen communities highlight a powerful strategy built around broad civic engagement. College Now, a 50-year-old organization in Cleveland that has historically served low-income high-school students, recently expanded its focus to include adults, especially those who have never attended college. The group works directly with employers, as well as workforce-development boards, libraries, the YMCA, and others to identify potential students and provide guidance to enroll in college or other training. College Now also sends its counselors to GED classes. Once students have had that academic success, the group has found, they are more inclined to continue on with their education.

Community connections are also the linchpin of the Graduate! Network, the only major national group devoted to helping adults choose, enroll in, and graduate from a college. Founded 14 years ago as Graduate! Philadelphia when the city was beginning its Philly Goes 2 College campaign, the organization started expanding five years ago and now has affiliates in 22 cities. Together they are working with some 30,000 adults.

To ease anxiety about placement tests, College Now in Cleveland provides practice exams, as well as space to sit down and take them.

Each city's group operates quasi-independently, deciding whether to prioritize employer-based recruiting; "comebackers," the organization's preferred term for students who've attended college before; or people with no college experience. The national network provides strategies for engaging employers, by demonstrating the economic payoffs of a more educated workforce; guidance on running programs like monthly college nights and prospective-student phonathons; and advice on "strengths-based" counseling and not overwhelming busy adults with too many decisions at once. Affiliates are also encouraged to develop relationships with community groups and leaders, like the advisory board of local clergy that Graduate! Philadelphia uses to help identify potential students. In effect, the national organization is a network of networks.

Like College Now, the Graduate! Network trains advisers to help adults with transactional barriers, such as resolving an old student debt, and more human ones, like fears of returning to college, where they may have done poorly before. The mantra is assist adults "to and through" college, says Hadass Sheffer, the founding executive director of Graduate! Philadelphia and president of the network. "We don't dwell too much on the past."

Data also drives the Graduate! Network. Affiliates collect up to 125 points of information about their clients, interactions with advisers, and partner colleges, which the network then uses to analyze which practices work best. One of its recent findings is that adults are more likely to enroll in college if they have personal contact with an adviser — a human one, not an automated system. "You can't just send somebody to a website," says Sheffer, "when other interactions have failed them."

Investors and New Models

Opportunity attracts capital. So it shouldn't be surprising that as colleges and policy makers have begun paying more attention to adult students, entrepreneurs and investors have taken notice.

One company that has attracted some $32 million in venture capital is Guild Education. Founded in 2015, it provides mentoring to people using employer-paid tuition benefits and advises the employers on selecting partner colleges. An even newer company, ReUp Education, works with colleges to locate and re-enroll former students, using the same software that was developed to help the Boy Scouts of America track down former members for its National Scout Jamboree. ReUp shares in the tuition revenue from the students it recruits, and it continues to coach them, a model akin to that of online-program managers that market and help run colleges' distance-education programs. The Strada Education Network, the former guaranty agency United Student Aid Funds, recently acquired

QUESTIONS TO CONSIDER

As colleges weigh how to work with governments, employers, industries, and community organizations to reach and serve adults, here are some key questions for officials to consider.

DO you have a system for working with industry consortia or local business groups to better understand their future needs? If so, do you have a process in place to translate labor-market needs, where appropriate, into courses or degree programs?

COULD you negotiate with employers in your region to pay tuition benefits when employees enroll, as not to discourage low-wage workers who can't afford the upfront costs?

HAS your institution on its own or in a consortium developed relationships with workforce boards, libraries, houses of worship, and social-service organizations to help identify adults who could benefit from postsecondary education? If so, what systems do you have in place to advise such adults on enrolling?

IF industries in your region issue nationally recognized certifications, are you willing to award academic credit for them? If so, do you have a clear policy on how the certifications will be recognized, and is that policy understandable to people inside and outside the institution?

InsideTrack, a coaching company that also works with colleges to help them re-enroll former students.

Still, many businesses see the adult-student market as a mix of opportunities and challenges. To help stimulate investor interest, the Joyce, Rockefeller, Walmart, and W.K. Kellogg Foundations recently joined forces to create a new Employment Technology Fund. It will provide low-interest loans to early-stage companies and other ventures developing tools to help the more than 100 million adults in the United States who are undereducated, underemployed, or unemployed. The fund is not focused exclusively on adult learners, but if it works as envisioned, it could help catalyze the creation of new technology-enabled tools and services aimed at adults, such as a platform for online peer-to-peer counseling.

College rankings, too, have discovered the adult-student population. After highlighting "America's Best Colleges for Adult Learners" for the first time in its annual college issue in the fall of 2016, *Washington Monthly* magazine plans to publish an entire college guidebook for adult students this spring. The *Monthly* is a nonprofit organization headed by an editor, Paul Glastris, who has argued that colleges' failure to meet the needs of adult students "hurts us all."

Last year the company Colleges of Distinction, known for awarding that designation to help institutions recruit traditional-age students, began doing the same for adult-serving institutions. The new venture, called Abound, invites colleges to be evaluated based on the company's "rigorous, unbiased, qualitative assessments" measuring criteria like affordability and pathways to completion. Abound, which bills itself as a "college guidance system for degree-seeking adults," charges colleges it finds worthy dues of $1,500 to $5,000 a year to use the Abound seal and other materials in their marketing.

Of course colleges are hardly the only places today where adults can go for valuable education or training. Some of the alternatives also cost a lot less. They include the massive open online courses known as MOOCs; free online courses from Saylor Academy; low-cost, general-education options from the company StraighterLine; and 100-plus free or low-cost online courses developed by companies and recently accredited by the American Council on Education. Coding boot camps also continue to draw students, and it won't be long before entrepreneurs extend that model of intensive job-focused training to other high-demand fields. And LinkedIn, backed by the power of its new owner, Microsoft, is just beginning to flex its muscles as an education provider.

Some higher-education insiders are also making moves in this realm. The University Learning Store, a consortium of six major public universities, offers working adults short online competency-based courses that lead to micro-credentials and certifications. While the courses do not currently carry academic credit, consortium leaders are exploring ways to grant it for some of them, so they could stack toward a degree. And the for-profit-college sector, while smaller than it was a few years ago, is showing some signs of revival, as many institutions seek to reassert themselves in the adult market. The sector may also be emboldened by the Trump administration's moves away from Obama-era regulations.

The landscape is becoming more competitive, and attitudes are more accepting of education through these alternative models. We see that not only in the growing interest in badges and the rise of companies like LinkedIn, Credly, and Degreed, which allow people to digitally share their academic and educational credentials. The Credential Engine project, backed by the Lumina Foundation and other groups, promises to be a giant online information resource to connect students and employers. As a one-stop site listing available credentials and requirements for jobs, it could help clarify education pathways for careers.

As the options for adult learners continue to evolve, the challenge for colleges is to connect to and build on the energy around them to create a better environment for older and working students.

CASE STUDY

With Declines in Traditional-Age Students, Two Institutions Meet Adults Where They Are

Massachusetts has the highest educational-attainment rate in the country. Approximately 56 percent of its adults have at least one postsecondary credential (compared with about 47 percent of adults nationally). But as the number of high-school graduates in the state is projected to decline over the next decade and a half, institutions as diverse as Bunker Hill Community College and Northeastern University are looking to educate more adults, especially those already in the workforce.

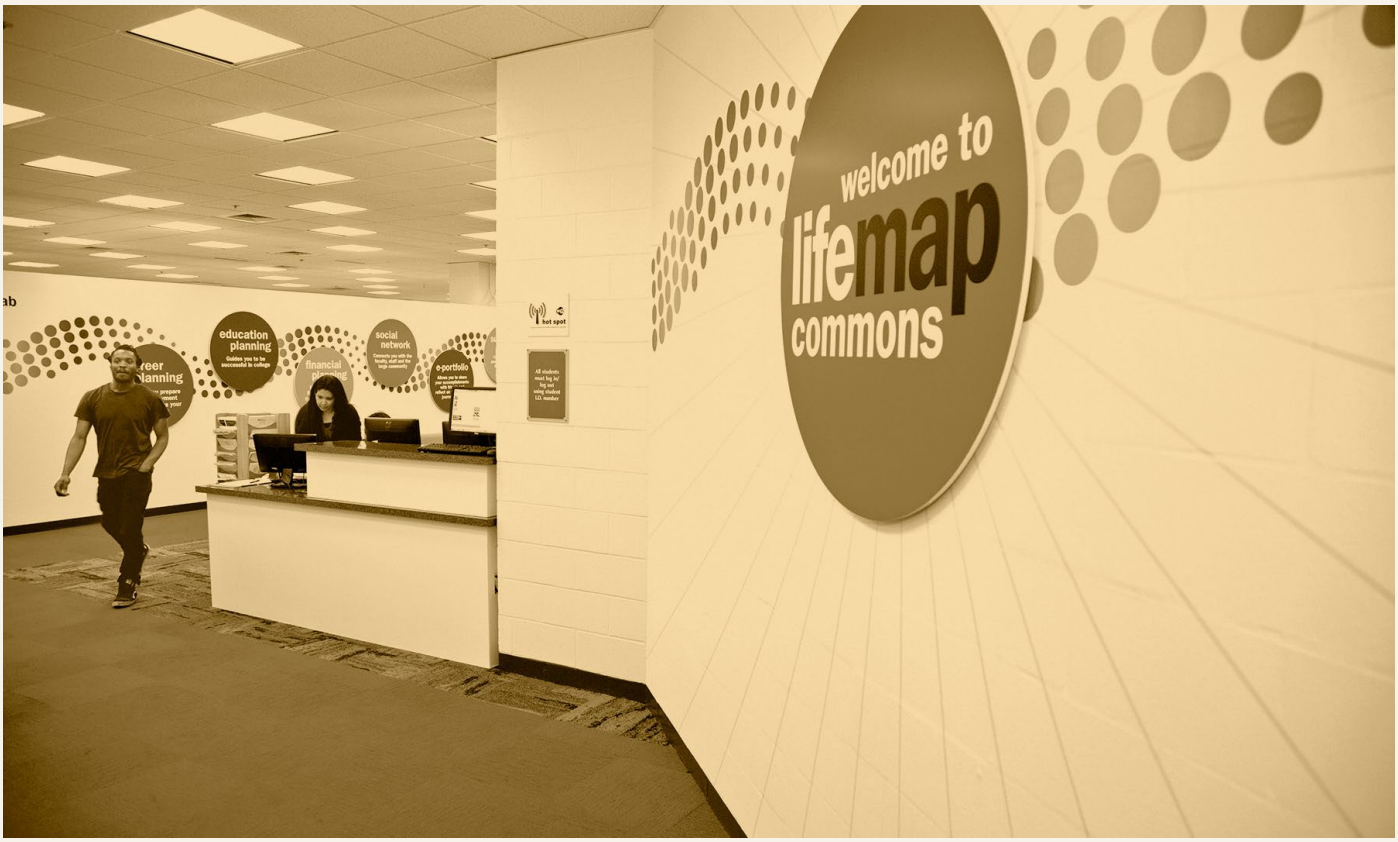
At the height of the recession several years ago, Bunker Hill drew attention and acclaim for offering classes for third-shift workers from 11:45 p.m. to 2:30 a.m. The classes lasted just a few years and never enrolled more than 120 students at a time. But as one dean puts it, the innovation jump-started a "student ready" mindset that continues to define an institution where more than two-thirds of the 13,000 students are age 25 or older.

Convenient schedules — with many students taking classes on weekends, or at 7 a.m. and 7 p.m. on weekdays, before and after work — are just part of the story. The college has overhauled its approach to advising, both programmatically and physically. Students who enter the airy new LifeMap Commons find resources for course advising, transfer planning, and career development. Rather than assign students to a single faculty adviser, the college has trained whole academic departments to offer assistance, and it regularly schedules evening and weekend sessions in the new space, so that a department full of advisers is available when students are free.

Many students come to Bunker Hill with gaps in their academic preparation, and they attend part time while working. "The 'college fear factor' is real," says Liya N. Escalera, associate dean of academic affairs. "You can't underestimate the anxiety." With that in mind, the college has designed developmental courses in accelerated formats with what it calls "embedded" success coaches, so students don't have to figure out how to get help. And to keep part-time students on track toward their degrees — even if work or family obligations prevent them from taking the 15 credits per term that some college-completion advocates recommend for on-time graduation — curricular maps will identify "milestone courses" for each major. That way if students can take only one or two courses a term, they know which ones to choose from.

In December, to reinforce the relevance of its academic offerings to working adults, Bunker Hill revised its general-education standards to encourage faculty to draw more intentionally on students' experience. Their personal needs are a priority as well: The college's Single Stop office, where students can get help applying for government food and housing benefits, also features a makeshift food pantry.

The national conversation about college tends to focus on families trying to send their children, says Clea An-



BUNKER HILL COMMUNITY COLLEGE

dreadis, Bunker Hill's associate provost. "What we are really focused on is that people who have children go to college."

There's a theory in adult learning that successful programs meet students where they are in their lives. The new advanced-manufacturing bachelor's program that Northeastern University began in the fall of 2017 at two General Electric plants north of Boston takes that lesson literally. The twice-weekly classes for GE employees are held in company training rooms just off the manufacturing floor.

"We teach them on equipment, machinery, and in an environment that they already know," says Krassimir Marchev, the professor of advanced manufacturing and engineering who heads up the program.

Experts forecast more than 3.5 million new jobs in advanced manufacturing nationally over the next decade. But shortages of workers with the necessary expertise mean some 2 million of them may not be filled. With the new bachelor's program, GE hopes to avoid a skills gap, and Northeastern is eager to extend its reach into a high-demand field.

Many of the students in the program work on the engines for F-18 fighter jets and Black Hawk helicopters, and courses in subjects like inspection and technical drawing incorporate the same precision machinery and high-tech materials that the students use in their jobs.

Robert Patten, a 35-year-old father of two who has worked at GE for six years as a machinist, is a typical student. He received his associate degree in automotive technology in 2004 from a technical college, and while he always intended to return for his bachelor's, his family took precedence. Recently he became a supervisor, but to get the next promotion, to business leader, GE expects him to have a bachelor's.

So far, he says, he spends six or seven hours a week on his on coursework, on top of the two-hour classes. Even if the workload doubles as the classes get harder, he thinks he can manage it. He likes showing his children, he says, that education "is a top priority."

Because Patten is a salaried employee, GE covers his tuition, but even so, the machinist says he didn't enter the program lightly. Going back to school "is a serious commitment, and it's not easy to work into your life," he says. But the convenience and relevance of the program ultimately persuaded him that this opportunity was "a no-brainer."

Helping Adults Get 'To and Through' College

Hadass Sheffer, president of the Graduate! Network, says her organization aims to embody a particular prototype in advising adult students: "the big sister." Why a sister? Because they "tend to be more meddlesome, and knowledgeable, and outreaching," she says. The ideal big sister '"wouldn't let go of your hand once you got into college"; she'd stick with you until you finished.

Fourteen years ago, Sheffer, a linguist with an M.B.A., started the forerunner to what is today the only major national organization focused on counseling adult students. We recently spoke about the "big sister" model and other insights from her experience working with adults, colleges, employers, and communities during a wide-ranging interview at the Philadelphia headquarters of the Graduate! Network. Following are edited excerpts from our conversation.

On how to build broad-based support for the work of engaging adults in attending college:

We come down on it as both economy and equity. When you're talking with funders, you have to sometimes choose one. So we have programming that's broad and can resonate well and answer the needs of some communities that are more focused on an economic agenda and other communities that are more open to an equity agenda. That's the trick to making this stick: not to be dogmatic about anything except for the fact that adults need support "to and through."

On the barrier to enrollment adults face when they can't get a transcript because they owe money to a college:

There's no government policy about it. It's a practice. It's an agreement among colleges, "Thou shalt not release a transcript to someone else until that person has paid me off." Some colleges are beginning to realize that it's to no one's benefit. Students are still not going to pay you back. They're not going to go to college. They're not going to pay tuition to anyone else. And nobody is going to reap the benefit of them graduating, right? You are making the whole system come to a standstill. It's only going to take a couple of really smart college presidents to unlock that jam.

On ways to improve the effectiveness of employer-paid tuition programs:

While we very much applaud employers who do provide tuition assistance, we found that a lot of them are not very well organized about completion. So they'll pay out, and students can take whatever courses they want. But if they don't get good advising, they can be meandering for a while. And so that costs everyone more. It costs students more time, and its costs the employers more money. When we go and work with employers, one of the things that we do is, through the advising, we help streamline that: make sure that people are on a straight path. They know what their goals are. They can schedule their courses. They know how to take them. They know how to pass them, and they finish.

On the benefits of a degree versus a certificate:

Once you have someone who has a college degree in the family, it often changes the trajectory of the entire family, and in a way that a certification typically doesn't. A certificate can get you a higher salary. It doesn't give you job protection when you cross into a different field or a different employer. We're not opposed to short-term fixes. Everyone should use short-term fixes, and we promote short-term fixes. But the long-term fix for communities comes from long-term fixes in families, and that comes from helping more people become college educated.

On seeing the transformational effect of a degree in action:

One of our "comebackers" lives in a horrible neighborhood. Her house would always get broken into. She decided she was going back to school, and she would make it. When she graduated with her bachelor's, she put up a big sign in her front yard saying, "I graduated." Her neighborhood is full of drugs and burned-down houses and empty holes between the rowhouses. Drug dealers use her corner. Nobody touched that sign. It was not disfigured. Then it was damaged in the winter because of snow, and somebody replaced it. She went on, got her master's. She's not moved out of the neighborhood. And you know, every time she sees the teenagers dealing drugs, she goes outside and she talks to them: "Is this the future you want for yourself? This 20 bucks is not going to last you long, once, you know, you're 20 and have a family." And you know, she's now pursuing her Ph.D. Still living in the community, still being an advocate for higher education in the community that is slowly, slowly changing.

The Path Forward

Without a doubt, a new wave of attention to adult students is upon us. Here are some of the major initiatives on the horizon.

• A $4-million Adult Promise grant program funded by the Lumina Foundation will link the State Higher Education Executive Officers group with five states — Indiana, Maine, Minnesota, Oklahoma, and Washington — to spend the next three years developing models to help make "free college" programs successful for adult students. A separate Lumina project called Talent Hubs will help six communities improve adults' educational attainment by tapping into local civic organizations (one effort in Tulsa is aimed at lower-skilled Hispanic workers).

• Complete College America will also be pressing the issue. Having just announced a recipe for helping adults to graduate, it is looking for three to five states to work with over the next several years to demonstrate how the ideas in its report "A Better Deal for Returning Adults" can be brought to scale.

• This spring the Institute for Higher Education Policy will unveil its own three-year, 32-state effort to equip colleges to assist returning adult students. The institute will build on what it learned from previous degree-reclamation projects to develop a nine-month online training program designed for college registrars, marketing officers, institutional researchers, and government-affairs personnel. The training will focus on correcting practices that can deter returning students. And mindful of the fact that low-income students tend to leave college without a degree at a higher rate than the overall student population, the organization plans to be more deliberate than in the past in researching how certain policies play out for the neediest students, says Julie Ajinkya, the institute's vice president for applied research.

• The Lumina Foundation, one of the most ubiquitous financial backers of adult-student efforts, clearly has plans to continue in that role. Other foundations and deep-pocketed nonprofits are also showing signs of interest, most notably the Strada Education Network, whose spokeswoman calls adults "a priority population" for the organization. In January, Strada assumed control of the Council for Adult and Experiential Learning (CAEL), one of the two major higher-education membership associations that promote adult-serving programs.

What's Next for Colleges

No matter how many foundations or nonprofits get involved, changes must begin with colleges themselves. Challenges with scheduling and services are obvious, but other gaps remain.

Career counseling tops this list. CAEL has found, from the institutions that have used its Adult Learner 360 self-study tool, that career centers are the greatest source of discontent for adult students. They aren't using them, says Beth Doyle, the council's vice president for higher-education services, and that's probably because the centers operate from 9 to 5, when most of the adults aren't available.

To rectify that, colleges must find ways to expand career-center hours, just as they need to do for advising and administrative services.

Institutions might also consider a version of the "career mapping" project now being developed at National University. There the university is identifying specific employment opportunities in the San Diego region along with the academic preparation required for those jobs. That way prospective students can get specific guidance on what courses or majors they might pursue. National hopes eventually to map the jobs data against students' prior work experience and transcripts. Many institutions may not have the resources or interest to take career mapping to that level, but nearly all are likely to face greater pressure to provide better information about adult students' return on investment.

As the numbers of traditional-age students decline, institutions in hard-hit regions will have to broaden their notions of their market and their product, even though they may not embrace such corporate terminology. Whom are colleges serving? Workers on the factory floor? And what exactly is the product? A bachelor's degree? A set of stackable credentials? These changes won't come easily. As Karen M. Whitney, the former president of Clarion University and now interim chancellor of the Pennsylvania State System of Higher Education, puts it, "Nobody can afford to be arrogant anymore."

What's Next for Advocates and Policy Makers

Beyond institutions, the agenda is no less daunting.

Foremost is the need for more research on the strategies and practices that truly work best for today's adult population, inside and outside the classroom. Such research needs to take into account the diversity of adult students; what suits the one-time homemaker may not apply to the military veteran. State leaders and other policy makers have a key role to play because they control the levers — and in many cases the data — to make such research possible.

The impending renewal of the federal Higher Education Act will present an important opportunity. Advocates are asking Congress to change provisions in the law that now make it hard for students who are considered financially independent to obtain the financial aid they need. (The formula treats income they earn as money available to pay for college costs, without recognizing that most independent adult students depend on that income to provide for themselves and their families.) Advocates are also seeking greater flexibility in the federal rules on academic progress that can disqualify returning students from grants and loans if they had a poor academic record during their previous time in college.

Given the growing national focus on adult students, the likelihood of success for these changes is strong. But the legislation could create new competition for colleges, too: A version of the act backed by Republicans would allow students to use federal financial aid at non-accredited education organizations that form partnerships with accredited institutions. Would such a proposal serve as an incentive to profiteers with shoddy offerings or as a catalyst for creative new ideas?

With or without the measure, the argument for allowing new approaches to educate adults is hard to dispute. A few experiments are emerging. For example, the college-access group College Unbound, discussed in Section 1,

An Adult-Student Agenda

As the adult-student movement gains traction, several items — just emerging now or worthy of revival — should have a more prominent place on the agenda. The following ideas grew from interviews with the more than 100 college presidents, policy makers, scholars, consultants, entrepreneurs, business leaders, community advocates, and students who informed this report.

Disaggregated data: Advocates for low-income and minority students have been making a convincing case that the only way to fully measure the impact of policies on those populations is to disaggregate data on enrollment, retention, graduation, and other key indicators. That allows researchers, policy makers, and institutions to study differences by income and race, among other factors — and to adapt services or advocate for reform. Very little higher-education data today isolates students by age or other categories that could reflect it. As more colleges serve adults, disaggregated data would make it easier to measure outcomes.

More philanthropy and fund raising: Beyond the Bernard Osher and the Charlotte W. Newcombe Foundations, and recently the Crankstart Foundation, colleges report very few sources of funding for scholarships specifically for adults. And those three charities together reach only a couple of thousand students a year, at about 150 institutions. Some donors seem to question the merits of giving to students who "blew it the first time," college leaders say, and don't see adults as a sympathetic cause. Deliberate efforts to change those perceptions might help open more coffers, which could be a welcome development especially where policies limit adults' access to government aid.

Lifelong Learning Accounts: This idea, which has been called the tuition-benefit equivalent of a 401K retirement account, isn't new; the Council for Adult and Experiential Learning began testing it 15 years ago. The concept behind LiLAs, as they're known, is that employers match the money that employees set aside for their own educational expenses. Unlike a traditional tuition benefit, the employers' contribution goes with employees who change jobs. The CAEL experiment found that having a LiLA encouraged more adults to consider college, and that employers valued it as a retention tool. State and federal lawmakers remain interested, and CAEL reports that with employers finding it harder to attract and retain talent, there is new momentum behind the idea.

Academic forgiveness: Many college officials agree that returning adult students shouldn't be overly penalized for academic missteps years or decades ago. Yet there's little consensus on how many grades from how far back might be reasonably omitted from a new GPA. Forgiveness, though, is becoming more common: Colleges in Tennessee and Mississippi have recently made some version of it a feature of campaigns to recruit former students. While it's certainly institutions' prerogative, guidelines — or at least best practices — would make it easier for institutions to adopt transparent forgiveness policies.

Learning communities: In residential college settings, organizing courses and activities around a theme is regarded as a high-impact practice. Some campuses even recognize these experiences, after some prompt for self-reflection, with badges for skills such as communication and leadership. At least one adult-serving institution, Empire State College, is exploring how that might work for older students, with the goal of helping develop skills between work and the classroom.

is converting itself into an institution of higher education: Its unorthodox, work-based education model is under review for accreditation by the regional accrediting body for New England. Louis Soares, vice president for strategy, research, and advancement at the American Council on Education and a champion for innovation, says he'd love to see more such models, especially if they can bridge the dual roles of college education and workplace training. "We have not done that at scale yet," he says. "Maybe we just need a hybrid of a union and a community college."

The Economy and Beyond

History shows that when the economy is humming, adult enrollment drops. At the same time, with employers now facing what many are calling a "battle for talent," those same economic forces might spur more companies to boost their tuition-benefit programs to attract and retain employees. And perhaps, as more colleges are seen as active in solving their communities' economic and social challenges, negative public sentiment about the value of higher of higher education may start to shift. One can at least hope.

One thing is certain: With automation and other technology-driven innovations continuing to devour lower-skill jobs, over time the economy will grow even more unforgiving toward those with less education. The urgency for educating more adults beyond the high-school level will only increase.

Economic arguments, while obviously important, sometime swamp other reasons these efforts matter to American society. David Scobey, a senior scholar at the Graduate! Network, says the "it's-just-a-job mentality" that has so strongly defined the adult-learning scene for the past three decades doesn't reflect the wide range of aspirations that students have for themselves. Just as for traditional-age students, education can be about more than simply getting a job. Pamela J. Tate, the president of CAEL, wonders if the argument, while popular with employers and state leaders, is simply too narrow. "It may be that the message needs to change," she says. More postsecondary education for everyone means a more informed and capable citizenry — a worthy goal for our nation's democracy.

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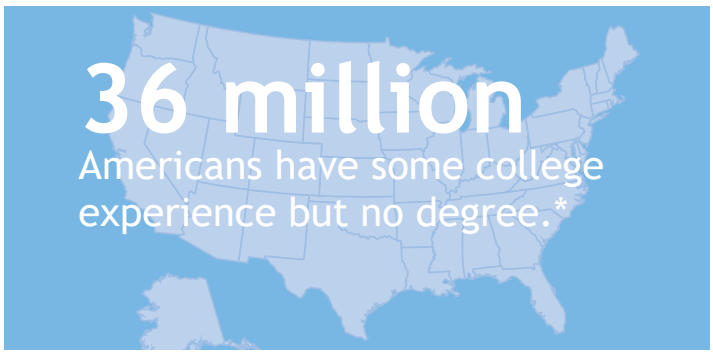
THE TYPICAL STUDENT OF TODAY LOOKS VERY DIFFERENT



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**Adult College Completion Network, 2012 †Adult Student Clearinghouse, 2012 **CAEL, 2010*

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