



LANA MUNIP AND REBECCA KLEIN-COLLINS

How They Pay

The Voices of Adult Learners on College Affordability,
and How Institutions Are Responding

cael.org



Table of Contents

Introduction.....	1
Expanding College Access and Success: The Importance of the Affordability Challenge	2
Adult Learner Voices on College Affordability.....	5
Financial Aid Advisors' Approaches to Serving Adult Learners...27	
Institutional Support Strategies Addressing Affordability.....	31
Recommendations for Institutional Practice.....	36
Needed Policy Changes to Support Postsecondary Affordability for Adult Learners	39
Conclusion	42
Acknowledgements	42
References	43
Appendix: Methodology.....	45

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

Key Takeaways

Affordability is central to adult learners' academic success. Based on data from a national survey of 996 adult learners, interviews with 47 adult learners, and interviews with personnel at six institutions, this study explores how adult learners pay for college, the role money plays in their enrollment decisions, and the type of financial guidance they receive. It offers recommendations for institutions and policymakers on how to better support adult learners in their pursuit of postsecondary education.

One of the key takeaways from this study is that **adult learners' perspectives on financing their current educational pursuits are often formed by their previous postsecondary experiences** in which they may have exhausted available grant dollars or taken on loan debt without ending up with a credential of value — or a credential of any kind. These experiences, particularly if they have led to substantial loan debt, can engender hesitation, concern, or skepticism over the advice they receive as a student today. Many adult learners interviewed for this report fall under the category of “some college, no degree.” In their earlier postsecondary experiences, they may not have fully understood the implications of taking on thousands of dollars of student loans or how to navigate and understand the complexity of “satisfactory academic progress” or “maximum timeframe” requirements. This history can loom large over how they decide to finance their education today. They may choose to pay out of pocket rather than take on loans, or they may avoid financial aid advisors who might be able to point them to institution-specific resources or alternative funding sources.

Another key takeaway is that many of these adults are nevertheless determined to follow through and earn a credential, typically piecing together multiple sources of funding to stay in school and finish what they started. As one adult learner commented: “I've needed all of it. Every single bit I could get.” When loan alternatives are available — whether through employer tuition assistance, veterans benefits, adult learner scholarships, state grants, or COVID funds — they express relief and gratitude, while continuing to voice concerns about how they will afford next year's tuition.

What can institutions do about this? The centrality of institutional support for adult learners cannot be understated. Many adult learner undergraduates are not well-resourced. Comprehensive financial aid advising, opportunities to earn credit for prior learning, other options for accelerating learning, and a campus infrastructure that supports non-instructional expenses can go a long way to supporting adult learner persistence. **Another key takeaway is that adult learners who had stopped out (close to half of the survey respondents) were far more likely to cite personal/health (66%), time (58%), or monetary reasons (56%) than academic reasons (19%).**

While institutional efforts are important, real impact can be achieved through systemic change at the federal and state levels. To better support adult learner success and affordability, policymakers can make important changes to the Pell Grant — a vital funding source for lower-income students; enact policies that support greater affordability (for example, making credit for prior learning expenses eligible for financial aid); and incentivize employer investment in skill development and credential attainment.

The full report follows. Also available on CAEL's website, cael.org, is a stand-alone Executive Summary.

Average loan debt of surveyed adult learners is \$20,576. Pell Grant recipients whose awards cover less than half of their expenses have an average loan debt of \$28,629.

Nearly half (49%) of adult learners rely on 3 or more funding sources.

Introduction

At 28, Amanda,¹ an electrical assembly trainer in a manufacturing plant, is back in college. Enrolled part-time in an electrical engineering program, her daily schedule is grueling — at 6 a.m. she drops her 2-year-old off at day care, works her shift, and then spends an hour or two on class assignments before day care pickup at 6 p.m. Because she has a \$16,000 student loan balance from a previous college enrollment several years ago, she plans to finance her credential this time with her remaining federal grants and employer tuition reimbursement. As the sole carer for her child, Amanda is significantly stressed by her financial situation. An upcoming rent increase will make her apartment unaffordable and result in a longer, more expensive commute to day care and work — and less time to focus on school.

Amanda's experience with paying for school is quite common among adult learners, who typically piece together different sources of funds to cover tuition and related expenses, oftentimes with the legacy of past student loan debt hovering over their decision-making process. While the ability to finance higher education is just one variable among many that affect an adult learner's progress in postsecondary education, it is an important one, since uninformed decisions can result in using up scarce benefits or amassing large student loan balances. And because the options are shaped by a complicated system of institutional policies, institution-specific discounts or scholarships, state and federal policies, and, sometimes, workplace benefits, students often make these life-affecting financial decisions with incomplete or inadequate information.

This study of how adult learners finance their education is based on data from a national survey of 996 adult learners (defined as age 25 or older at time of enrollment in an undergraduate program), in-depth interviews with 47 adults from 14 institutions, and interviews with financial aid personnel from six of these institutions.² In addition to examining the funding sources that adult learners use, this report discusses the role that financial issues play in adult learner enrollment patterns, how confident they are in their ability to pay for college, the guidance they receive from financial aid advisors and others, and the ways in which institutions and public policy might better support postsecondary affordability for adult learners.

About the Adult Learners in Our Samples

The survey respondents had diverse backgrounds (35% were lower-income Pell Grant recipients, 71% were parents, and 41% were first-generation college students), races and ethnicities (14% Black, 8% Hispanic), and types of credentials they were pursuing or had recently completed (50% bachelor's degrees, 28% associate degrees, and 22% short-term credentials). Male respondents were overrepresented in our survey sample; notable, too, is that the men in our sample were more likely to be veterans, use employer benefits, and have higher incomes. The report outlines these differences when they are most relevant for understanding the results.

Interview participants were more racially and ethnically diverse (34% Black, 11% Hispanic of any race, 9% American Indian or Alaska Native) and 57% had dependent children. The complete list of demographic characteristics of these populations is provided in the appendix, along with a comparison to the general adult learner population (also see appendix for more detailed methodology and dataset descriptions).

¹ All adult learners whose stories or words are mentioned in this report are real people who were interviewed during late 2022 or early 2023. Pseudonyms are used in all cases to protect their anonymity. Some direct quotations have been lightly edited for clarity.

² See appendix for a more detailed methodology and descriptions of the survey and interview samples.

The Voices of Adult Learners
on College Affordability,
and How Institutions
Are Responding

cael.org

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

Expanding College Access and Success: The Importance of the Affordability Challenge

A recent study by CAEL on never-enrolled adults found that affordability was by far the most important consideration when adults are researching postsecondary programs (Darnell, 2022). Much research — and many opinions — exist on why a college education is so much more expensive today than it was 30 or 40 years ago. Some say administrative bloat, excessive campus amenities, high-wage labor, and easily available student loans (Akers, 2020) are the reasons, while others point to decades of declining state investments in postsecondary education (Mitchell et al., 2019), which have only in the last few years started to tick upward (SHEEO, 2023). Regardless of the reasons, today's reality is that much more of the burden for paying for college has fallen on the student: in 1988, student contributions accounted for only a quarter of public colleges' and universities' revenue, with state and local governments covering the rest, while more recently, the student burden is closer to half (Mitchell et al., 2019). At the same time, financial assistance for lower-income students has not matched the pace of increasing college costs for the student: even after several recent increases, today's Pell Grant (limited-source educational funding that does not need to be paid back and is only available to lower-income students) covers only about 30% of public college costs, compared to nearly 80% when the Pell Grant program was launched in the late 1970s (TICAS, 2020).

Consequently, college affordability is a huge issue, and figuring out how to pay for college — and which resources are even available — can be a challenge for potential and currently enrolled adult learners. The National Postsecondary Student Aid Study (NPSAS) — a large-scale survey conducted once every three or four years and administered to individuals who apply for federal financial aid — offers some insights into how adult learners finance their education. The most recently available data, from 2018, showed that adult learner undergraduates (students age 25 or older at the start of their undergraduate studies) have an average of \$26,012 in federal loans (National Center for Education Statistics, 2023a) and accumulated interest, while 48% use Pell Grants in their education funding mix (National Center for Education Statistics, 2023b).

Finances Are Important for Adult Learner Persistence and Completion

A growing body of literature exists on financing postsecondary education and the impact of money on stopping out, persistence, and completion. Sara Goldrick-Rab's seminal study (2016) on the inadequacies of financial aid showed the tremendous costs to students, many of whom struggled to find adequate funding to remain in college. In addition to the challenge of paying for college, adult learners are often juggling other responsibilities — and that balancing act can make it even harder to stay in school (Strada Education Network, 2019). According to the National Student Clearinghouse Research Center (Causey et al., 2022), the six-year graduation rate for adult learners is 51%, compared with a 64% graduation rate for traditional-age students, and adult learners have lower first-year retention rates (2019). The lower completion and higher dropout rates have

“If it wasn't for the first two years tuition-free, I don't think I'd actually be going to school right now. Because I don't think I would be able to afford it.”

Jade, 40, on her state's tuition-free policy for associate degree programs

significant financial implications, particularly for students who take out loans; today there are 20.3 million individuals age 25 or older who have some college credit but no credential (National Student Clearinghouse Research Center, 2023). Those in this group who are carrying student loan debt will have a harder time paying off that debt without a credential that helps them access higher-paying occupations (Nadworny & Lombardo, 2019).

Federal Financial Aid Is Not Designed for Working Adult Learners

The needs of adult learners differ from traditional-age students, as many work full time while studying part time, and many may be caring for children or adult dependents while going to college. Adult learners may also face barriers regarding financial aid, including lifetime eligibility caps on federal financial aid or barriers related to not meeting federally or institutionally determined Satisfactory Academic Progress (SAP) requirements (Duke-Benfield & Davis, 2023). Equity is also an issue: studies show that among those students who fail to meet SAP standards, about three-quarters were students from low-income backgrounds who lost their Pell Grant awards. These requirements also disproportionately affect Black, Hispanic, and Indigenous American students. In addition, the formula that determines one's federal financial aid amount is structured in a way that penalizes those who are only able to enroll part time.

Adult Learners Need More Support on Financing Issues

Other studies show that adult learners are cost-conscious, and financial factors are central to their choice of where to enroll (Clinefelter et al., 2019; EAB, 2019; Hagelskamp et al., 2013). Yet, in applications for financial aid, barriers keep students from even completing the process, particularly the use of confusing jargon in financial aid applications (Taylor & Bicak, 2019). Navigating available options can be complex and confusing. One study found that adult learners tend to underutilize employer tuition reimbursement programs and processes that colleges employ to disseminate information on adult learner financial aid options were weak and needed to be strengthened (Dougherty & Woodland, 2009). Relatedly, a survey of adult learners by Stamats (2017) found that they most valued having a financial aid advisor guide them through the process.

Financing needs do not exist in a vacuum, however, and they constitute just one of many factors influencing an adult learner's progress through postsecondary education. Bean and Metzner (1985) posit that attrition is based on four sets of variables: academic performance, intent to leave, background characteristics, and environmental variables. Environmental variables (such as an individual's finances, hours of employment, and family responsibilities) have "substantial direct effects on drop out decisions" (Bean & Metzner, 1985, p. 490). The authors contend that when environmental variables are poor and academic variables are strong (including having good study habits, strong academic advice, and course availability), a nontraditional student will still be more likely to drop out. Conversely, variables that support the student (such as sufficient funding, the ability to have adequate child care, and access to flexible work schedules) can counter poor academic variables and aid in an adult learner's progress through college.

The Voices of Adult Learners
on College Affordability,
and How Institutions
Are Responding

cael.org

What We Still Need To Understand

As more and more postsecondary institutions work to attract and retain diverse student populations, it is more important than ever to understand the role that financing and affordability play in their educational experiences and their ability to persist and succeed. Studies of adult learners need to expand the focus beyond individuals who apply for federal financial aid (the focus of the NPSAS survey), since not every adult learner chooses to do so. This study therefore explores the following questions:

1. How do adult learners pay for their postsecondary educational pursuits? Are there differences in equity considerations regarding affordability and types of financial resources used?
2. What role does money (and/or the type of funding used) play in decisions to enroll, stop out, or complete their programs? What role does money play in enrollment intensity?
3. What kind of financing guidance do adult learners receive before they enroll, and is it accurate and sufficient?
4. How do adult learners feel about their ability to pay for college?
5. Besides tuition discounts and externally funded programs, what are postsecondary institutions doing to help make college more affordable for adult learners?

Defining Adult Learner

Most research studies, including this one, define “adult learner” as a student who starts their undergraduate studies at age 25 or older. Yet, for most of our work, CAEL defines adult learners much more broadly, recognizing that younger students often have many adult learner characteristics. Adult learners are a very diverse group who may not enroll in or complete postsecondary education and training immediately after high school; have adult responsibilities; see themselves foremost in adult roles, such as parents, employees, and veterans; and typically want additional education to help them stay competitive in the workplace or move into a better job or career.

Adult Learner Voices on College Affordability

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

How Adult Learners Finance Their Education

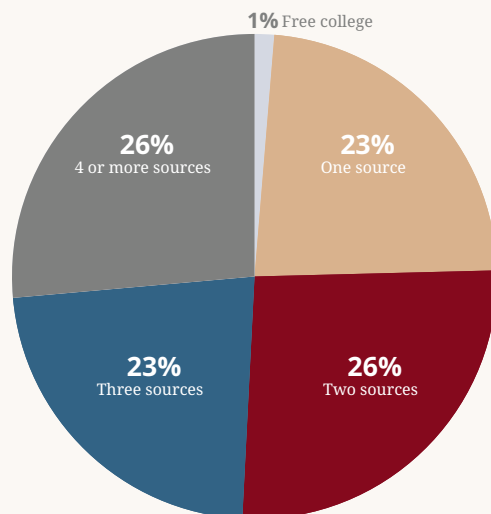
College affordability is an enormous challenge for all students, and adult learners may find the array of possible funding sources to be complex and overwhelming. Adult learners often need to piece together several funding sources to make it work, and sometimes the options are not good ones. Many adult learners have student loan debt they are still carrying from previous college attempts — without a credential, they have an even harder time paying back these loans, resulting in increased anxiety or perhaps even loan default (Nadworny & Lombardo, 2019). Yet some adult learners may have access to significant education funding sources, either through educational assistance from an employer or veterans education benefits.

PIECING TOGETHER A PATCHWORK OF FUNDS

Drawing on funds from multiple sources to pay for college is a common tactic employed by adult learners. At many institutions, federal Pell Grants alone might not be enough to cover all expenses, but when federal loans, other kinds of grants or scholarships, support from family, or personal savings are added to the mix, a student is more likely to be able to piece together enough funds to pay for college. In our study, three-quarters (75%) of all adult learner survey respondents said they used at least two sources of funds, and nearly half (49%) used at least three sources; a very small number (13 respondents, 1% of the total) did not draw on any funding source as they participated in free college initiatives or programs (Figure 1).

FIGURE 1

Number of sources of funds that adult learners used (N=996)

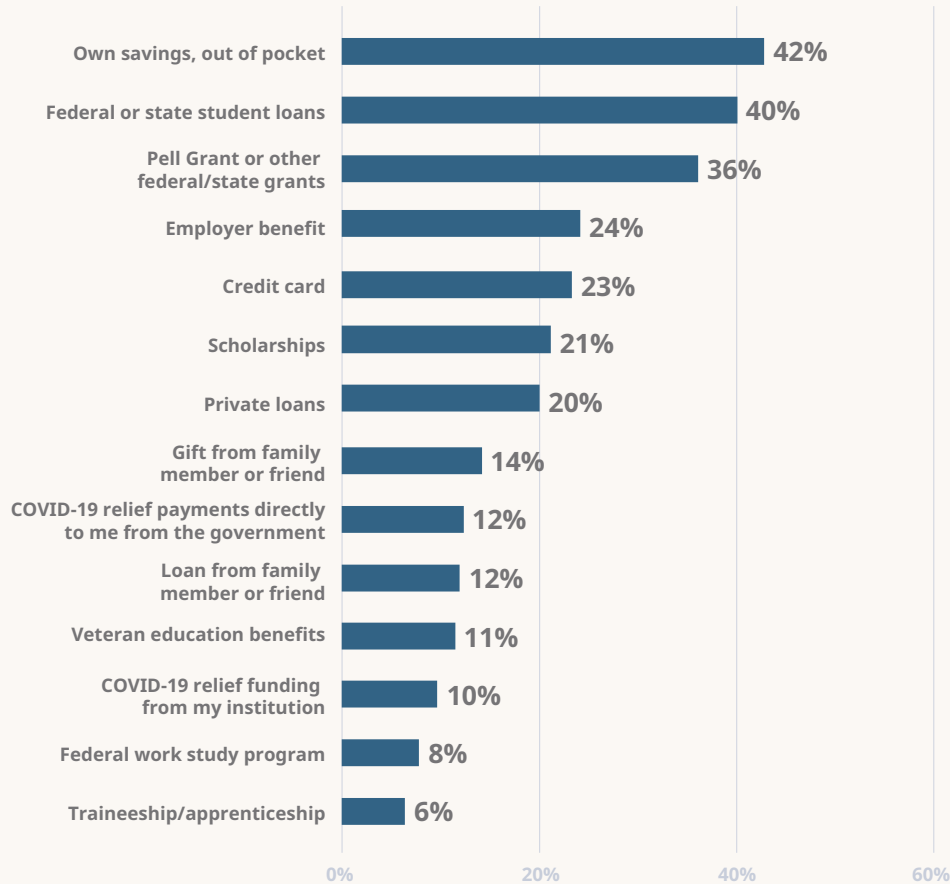


*Total is less than 100% due to rounding

The most commonly cited funding sources were adult learners' own out-of-pocket funds or personal savings (42%), federal or state student loans (40%), and Pell Grants or other federal/state grants (36%). About one-quarter (24%) said that they received some kind of educational benefit from their employer. Scholarships (21%) and credit cards (20%) were other common sources of funds (Figure 2).


FIGURE 2

Different funding sources adult learners used for college tuition, fees, and related expenses (multiple responses possible, n=980)



Of the adult learners who were Pell Grant recipients, only 45% said that they were able to cover at least half of their tuition and related expenses with that funding; these students covered their remaining financial need with federal loans (25%), their own funds (12%), and scholarships (10%). This was also the scenario for many interview participants, who described using an array of funds, with Pell Grants, federal loans, and scholarships or grants being the most common sources. Even the smallest grant could be put to use, even if it only covers the cost of books and supplies for a semester. As Gary, 50, who graduated with an associate degree in spring 2023, commented, “To tell you the truth, throughout the whole thing, I’ve needed all of it. Every single bit I could get.”

The adult learners we interviewed pointed to specific grants or scholarships, such as UNCF, and various state- or institutionally sponsored college completion programs. Several students mentioned receiving private sector grants, such as the Pepsico Uplift Scholarship, or grants from foundations, such as the Jeremiah Program for single parents.

 **Annie's story.** Annie, 33, lives alone with her young child. Prior enrollments in postsecondary education left her with a loan balance of \$33,000, which she tried to pay off as fast as she could. “I worked a number of jobs in my 20s, I worked a lot of overtime, I lived relatively low, I didn’t own a car or anything, and I just paid my loans.” Diagnosed with a disability some years later, she discovered she was eligible for student loan discharge on her remaining balance that was now down to \$3,000. “I had paid most of it but I still did the discharge, so I wouldn’t have to pay the \$3,000. And that made me ineligible for any future loans.” Now back in school and deep into her credential in individualized studies, Annie has to struggle to find grants and scholarships to cover her tuition and related expenses.

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

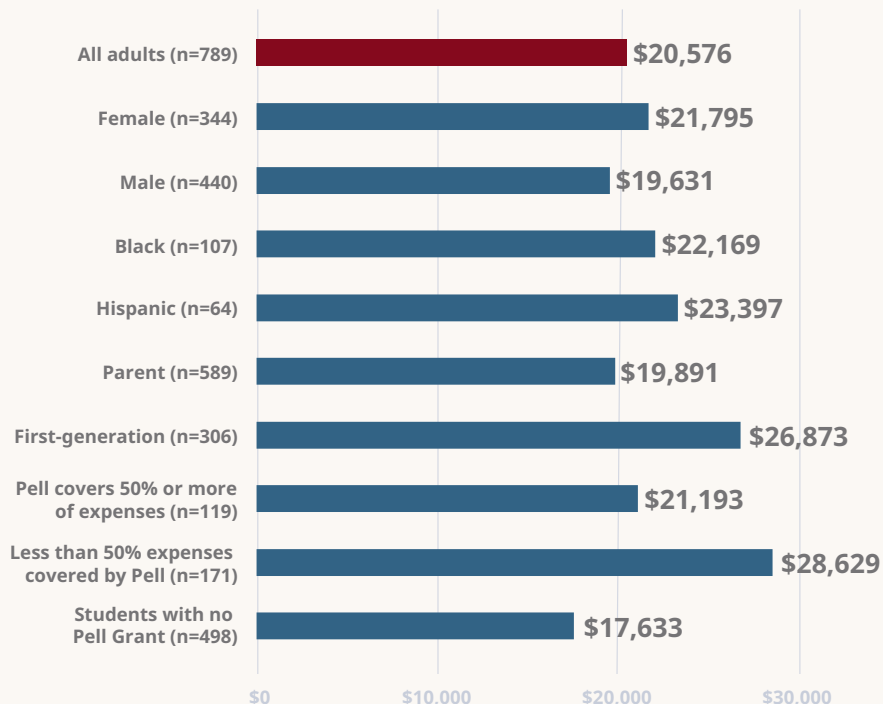
Interview participants also described drawing on aid from family members, spouses, or partners to support their educational pursuits. Bryan, 41, moved back in with his parents before enrolling in college to “focus on the program and financially not have to rely as much on work.” For Nolan, 30, a recent graduate, this reliance on family for financial support during college caused him to reflect on his own vulnerability. Working part-time and a parent of two young children, Nolan relied on his wife to cover extra household expenses and family members to help him pay for education expenses. This included financial help from an aunt to cover tuition when he was ineligible to get a loan due to previously being in default. He commented, “I’m still a very prideful person. So, during this whole school process, it made me have to be a little bit more vulnerable than I would have liked to be. ... I’ve definitely learned to ask for help, but still, I like, battle with it, because it’s just not something I’m used to doing.”

STUDENT DEBT: A LIFELINE FOR SOME, KRYPTONITE FOR OTHERS

About 80% of the survey respondents had some student loan debt from combined past and current college enrollments, with an average balance of \$20,576 (Figure 3). Within this group, there was a large amount of variation. Forty-six percent had loan balances of less than \$10,000, while 37% had loan balances of \$20,000 or more.

FIGURE 3

Average loan balances for adult learners and by selected adult learner subpopulations



“I’m hoping that when I’m done with this class that I can increase my pay and that will help me in the future. It has helped me emotionally more than it has financially. A couple of times I feel like I’m robbing Peter to pay Paul.”

Jody, 51

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

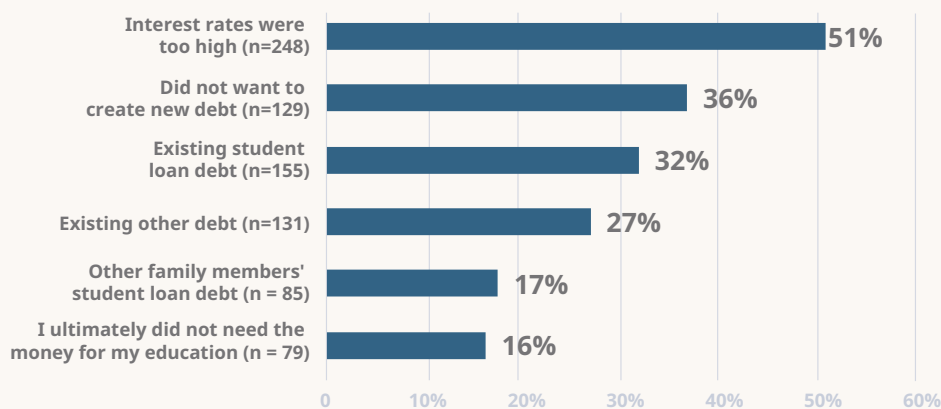
For some interview participants, judicious use of subsidized and unsubsidized federal loans cushioned against the challenge of going to school on a limited income. And yet, this cushion created a lot of anxiety for many students we interviewed. One such student, Sasha, a 39-year-old parent of three, said she decided to tap into federal loans when she recognized that her part-time work and her spouse’s full-time job were not enough to cover all the family expenses while she was in school. Sasha said she had enrolled in college several times since 2001 and was no longer eligible for Pell Grants. She restarted her associate degree program in spring 2022, intending to pay out of pocket, but by fall semester she ended up taking out federal student loans. So far her loan balance is about \$13,000.

Other students, like Barney, 51, an organizational management major, decided to borrow only the barest minimum needed, having accumulated loan debt as a traditional-age student several decades ago. Graduating this year and on track to resume loan repayments, Barney acknowledged that adding more debt might become unsustainable. He commented, “Though I had the ability to request more funds, I only requested just enough to cover for that semester, or that course, because I knew I’d have to pay it back.”

Almost half of the adult learner survey respondents (49%) indicated that at some point in their educational journey, they had applied for student loans but did not ultimately accept those loans. The most common reason was that interest rates were too high (51%), they did not want to create new debt (36%), or they were concerned about their existing student loan debt (32%; Figure 4). The responses of different subpopulations tracked closely with the overall responses, suggesting a general aversion to taking on new debt among many respondents.

FIGURE 4

Reasons adult learners do not want student loans (n=491)

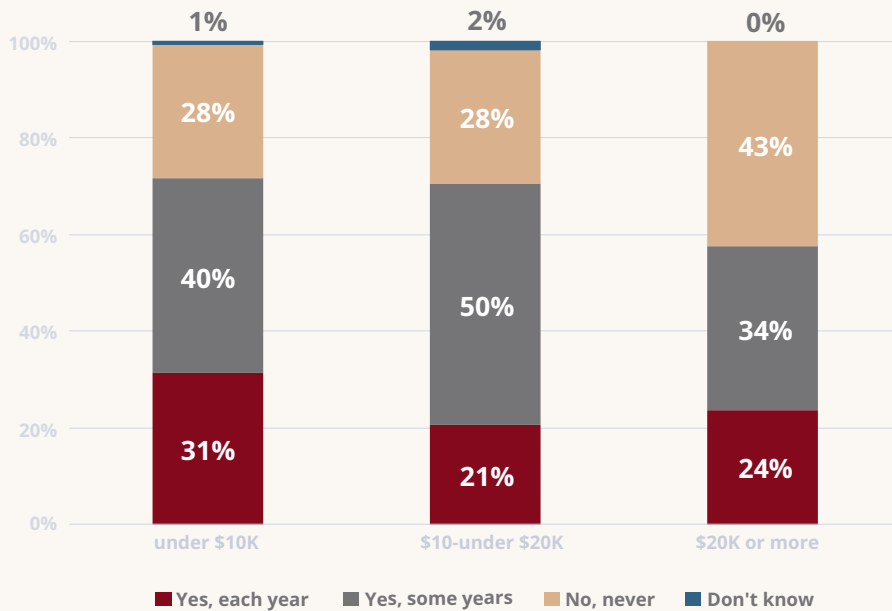


“After the pandemic, all the prices went up and [we were] struggling a bit. I contacted financial aid, knowing that I don’t qualify for any Pell Grants. That’s when they told me about the loans. And then I was just telling them, I don’t want to take loans because I’m afraid I have to pay back and right now I’m like, already trying to make ends meet. ... We talked about it and stuff, and that’s when I felt a little bit more comfortable taking it.”

Sasha, 39

FIGURE 5

Adult learners' history of applying for federal aid during their most recent educational pursuit, by existing loan amounts



For the respondents carrying student loan debt from past educational experiences, the greater their loan balance, the more likely they were to say they had not applied for federal aid for their most recent educational pursuit (Figure 5).

Examples of these views were also prevalent in our interviews with adult learners. Jody, 51, an applied behavioral sciences major, said she took nine years to complete her associate degree when she first went to school decades ago: “Part of it was just because I didn’t understand how to study, and I didn’t do well. So I wasted a lot of money on classes. [My student debt is now] about \$17,000, which doesn’t sound like a lot, but for a two-year degree 20 years ago, it’s annoying.” She relies primarily on Pell Grants to cover most of her expenses and intends to apply for employer tuition reimbursement once her grant money runs out. Molly, 46, a health information management student, also refused to take out loans, as her husband still carried a balance from his own college experience. “It holds us back in life a lot,” she said.

A few students we interviewed had reached their limit in terms of federal aid eligibility due to previous college enrollments. These students also were carrying student loan debt, and the compound interest on loans taken out several decades ago had left them with substantial balances of \$50,000 or more. With accumulated debt but no credential, and ineligible for additional federal financial aid, these students were among those who faced the most challenges to completing their programs. Savannah, 30, had maxed out her Pell Grant and federal loans from her previous enrollments in college. She was able to secure a foundation grant to help finish her final semesters in her current credential program, and some institutional funding remaining from COVID-19 emergency funds. Graduating later this year, she will soon have to focus on loan repayment. “That’s probably my number-one concern at this moment, the repayment. Like I was able to financially get through school without having to stop or get completely overwhelmed with struggling to pay for college ... the grants and scholarships helped along the way, so those are thousands of dollars that I don’t have to worry about repaying. But obviously, there’s still a hefty balance remaining,” she said.

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

“Student loan balances hold us back in life a lot.”

Molly, 46

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

EMPLOYER TUITION ASSISTANCE — GREAT, IF YOU CAN GET IT

Nearly one-fourth (24%) of adult learner survey respondents stated that they used employer tuition reimbursement to pay for college tuition and expenses (Figure 2), with 44% saying those benefits covered at least half of their total expenses (Figure 6). Of course, not every working adult has educational assistance as an employment benefit. According to SHRM (2020), 47% of employers offered tuition assistance programs (TAP) in 2020. Yet adult learners may have such benefits but not make use of them. A recent survey by InStride (2022), meanwhile, found that only 2% of employees with TAP benefits used them.

We do not know which survey respondents worked for employers who offered TAP. There was, however, little difference in TAP usage among respondents of different racial/ethnic backgrounds, with Black, Hispanic, and White respondents using this employer benefit at a similar rate. Some differences in TAP usage among the survey subpopulations are noteworthy. For example, Pell Grant recipients of any race were far less likely to use TAP (15%) than were non-Pell recipients (28%). Similarly, first-generation students were far less likely to state that they used TAP (14%) than were students who were not first-generation (32%). Finally, men in our sample were more likely to use employer education benefits (29%) than were the women in our sample (17%; Figure 7).

FIGURE 6

Proportion of tuition, fees, and related expenses covered by employer tuition assistance, among the adult learners who used it (n=235)

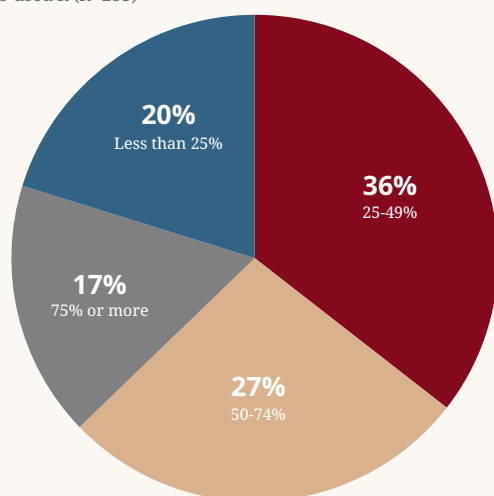
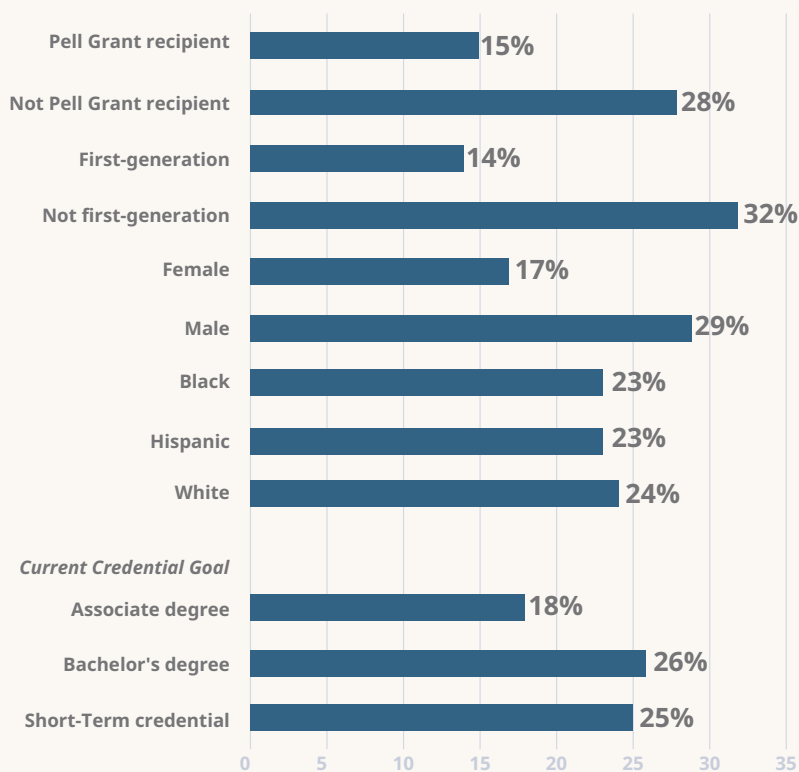


FIGURE 7

Use of employer tuition reimbursement, by selected adult learner subpopulations



Close to one-third of the adult learner interviewees worked for employers who offered tuition reimbursement, and most of this group made use of the opportunity. Current IRS regulations cap tax-free tuition reimbursement benefits at \$5,250 a year. For Brent, 41, an organizational leadership major, this works out to three classes a year, a comfortable pace for the father of three. Andy, 43, who is close to completing his bachelor's degree, said that having tuition reimbursement through work put him in a "good spot" in terms of being able to afford college.

The challenge for some, however, is that many employers will not cover the educational expenses until students submit their grades; this can mean that the student pays up front for tuition and then must wait several months to be reimbursed. Luisa, 37, who works in a nonprofit, explained the process: "My employer will pay up to 100% if you make an A, 90% if you make a B, or 80% if you make a C, on a class that directly relates to what you do. So they cut me a check at the end, but then you have to stay for a year." While paying up front for tuition presented a barrier to some students, a few institutions offer deferment programs where students with employer tuition reimbursement can pay their fees at the end of the semester (see section on *Financial Aid Advisors' Approaches to Serving Adult Learners*, below).

Besides the reimbursement model, other conditions for this funding can be a barrier to usage. For example, some employer TAPs require workers to stay with their employer for a stated period after the tuition expense is paid out (not all companies stipulate this requirement, and the length of time varies from employer to employer). This is understandable, given that employers often view their TAP as a way to support employee retention. However, the various requirements can keep some adult learners from applying.

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

HOW THEY PAY

The Voices of Adult Learners
on College Affordability,
and How Institutions
Are Responding

cael.org

But probably the biggest barrier to wider participation in employer tuition reimbursement benefits is that workers are sometimes not even aware that the benefit exists. According to InStride (2022), only 40% of employees whose company offered TAP benefits knew about them. Most interviewees who discussed employer TAP said that they learned about reimbursement programs through word-of-mouth, either from a colleague making use of the benefit or when it came up during meetings with their supervisors. For example, Marie, 47, a pharmacy technician, said she only learned about tuition reimbursement in her workplace when she was talking to her supervisor and mentioned in passing that she planned to pick up a class.

VETERANS EDUCATION BENEFITS

Active-duty service members and veterans both have access to generous resources to support postsecondary education. Active-duty personnel have access to up to \$4,500 per year, and they can tap into their GI Bill benefits to supplement tuition and fees not covered by the standard tuition assistance (Military OneSource, 2020). The Post-9/11 GI Bill provides 36 months³ of education benefits for both active-duty military and veterans, a benefit which can be transferred to dependents, under some restrictions. The Post-9/11 GI Bill covers tuition and fees, includes a housing allowance for those enrolled more than half time, and covers funds for books and supplies (U.S. Department of Veterans Affairs, 2023).

Eleven percent of the survey respondents stated that they received veterans education benefits, and of this group, more than half (58%) said the benefits covered between 50% and 100% of their expenses. In our sample, a greater percentage of men (15%) than women (7%) used veterans benefits.

Adult learner survey respondents who received veterans benefits had an average loan debt of \$17,153, lower than the overall average balance. The handful of students we interviewed who used veterans benefits to pay for college, however, spoke of having minimal to no loan debt. They described how life-changing the benefits were in their academic pursuits. Logan, a supply chain major, said that he can comfortably cover his family's living expenses while working part time and studying full time, since he also receives a housing stipend through the Post-9/11 GI Bill. He said a sudden tuition increase would not cause a problem for him financially. "It probably would not make much of a difference to me. I would be able to fund it pretty easily, just because of the extensive benefits of the GI Bill. It's pretty great," he said. As we describe later in this report, adult learners who used veterans education benefits were, on average, the students who were the most confident in their ability to pay for their education and were also the most likely to be able to cover an unexpected tuition hike of \$1,000 (see Figures 18 and 20 in "Adult Learners' Perspectives on Pay and College Value," below).



Chris' story. Chris, 29, a U.S. Navy veteran, started college in fall 2020 on the Post 9/11 GI Bill. He is now primarily funded through the Veterans Readiness and Employment (VR&E) program, which is designated for veterans with service-connected disabilities. He supplements this with part-time work in the Veterans Service Center at his institution, on a Veterans Affairs work-study program, and through some Pell Grants. Chris values the hands-on support he receives from the VR&E. "They pretty much ask you, what do you want to do with your life? And they evaluate you based on your service-connected disabilities. They find you a job path and they set you on it. The GI Bill wouldn't offer that much support. They give you a monthly stipend and kind of let you roam." Chris is from a military family, and he said it was almost expected of him to take that route to go to college: "The military was always kind of the option, if I wanted to go to school."

Veterans benefit from veterans benefits.

Adult learners with veterans education benefits have lower average loan debt and are more confident in their ability to pay for college.

³ Some veterans may also be able to combine these with other education benefits for 48 months of support.

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

The Role of Money in Enrollment Decisions, From Number of Courses to Taking a Break

The phenomenon of adult learners “stopping out” of learning for a period of time is well known and problematic: The data show that after stopping out or dropping out, individuals with “some college, no degree” reenroll at low rates (Causey et al., 2023). And yet, as one adult learner advisor told us, many of these learners may have had every intention of continuing their studies, viewing a stop-out as taking a break rather than dropping out completely.

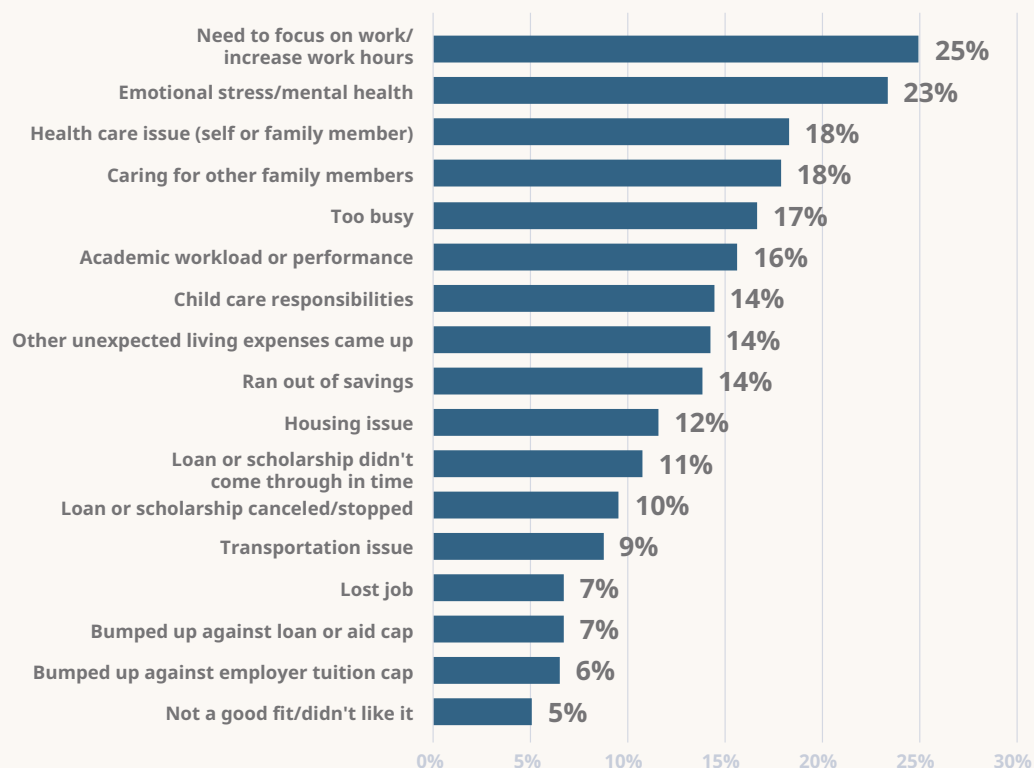
The reasons for stopping out are many. Adult learners typically juggle work, family, and school responsibilities at the same time. Life often gets in the way — work demands increase, a family member gets sick, there is a financial emergency, and so on. What we wanted to learn in this report was the role that money and educational financing played in interrupting adult learners’ studies.

Fifty percent of the survey respondents indicated that they had taken a break or stopped taking classes for a period of time, with 15% stating that they had taken an extended break of two semesters or more. Survey respondents were asked to select up to three reasons they had stopped out, from a list of 17 options. The most common responses were “Need to focus on work/increase work hours” (25% of the respondents), “emotional stress/mental health” (23%), “health care issue” (18%), and “caring for other family members” (18%). Money-related reasons were prevalent but were less commonly chosen options such as “other unexpected living expenses came up” (14%), “ran out of savings” (14%), and loan- or scholarship-related reasons (11% said that the scholarship did not come through in time, 10% said the scholarship was canceled; Figure 8).

Adult learners who stop out mostly do so for nonacademic reasons. It is not that adult learners cannot handle the academics, it is that other parts of their lives make focusing on the academics a challenge.

FIGURE 8

Reasons adult learners have stopped out (multiple options possible, n=493)



HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

The 17 reasons for stopping out can be grouped in four broader categories: Health & Personal, Time, Money & Resources, and Academic, with some reasons counting in multiple categories (Figure 9).⁴ Nearly two-thirds (66%) of the respondents who had stopped out did so for one or more health or personal reasons, and 58% said they stopped out for one or more time-related reasons — both of these categories speak to the problem of “life getting in the way.” Money-related reasons were cited by more than half of the respondents (56%; Figure 10). What may be surprising is that academic reasons were the least cited by those who had stopped out (19%); it is not that adult learners cannot handle the academics, it is that other parts of their lives make focusing on the academics a challenge.

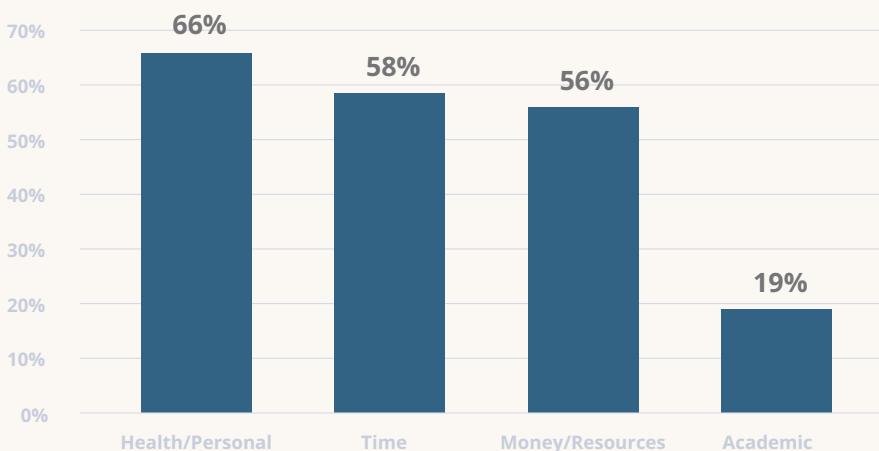
FIGURE 9

Grouping of reasons for stopping out

Health & Personal	Time	Money/Resources	Academic
Emotional stress/mental health	Need to focus on work/increase work hours	Other unexpected living expenses came up	Academic workload or performance
Health care issue (self or family member)	Too busy	Ran out of savings	Not a good fit/didn't like it
Caring for other family members	Caring for other family members	Loan or scholarship didn't come through in time	
Child care responsibilities	Child care responsibilities	Loan or scholarship canceled/stopped	
Housing issue		Transportation issue	
		Lost job	
		Bumped up against loan or aid cap	
		Bumped up against employer tuition cap	

FIGURE 10

Reasons adult learners stopped out, by category (n=493)



⁴ Several of the reasons listed under “Time” could, depending on the adult learners’ circumstances, also be cross-listed as financial reasons. These include “need to focus on work/increase work hours,” “caring for other family members,” or “child care responsibilities.”

HOW THEY PAY

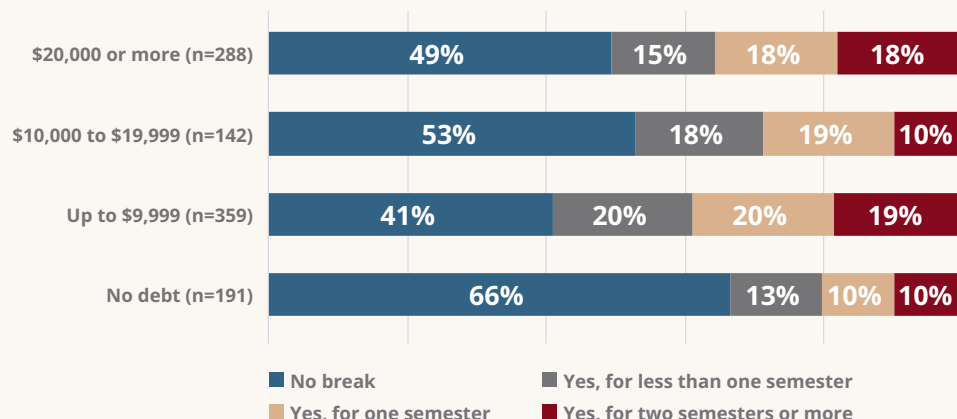
The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

Respondents with no debt were far less likely to take a break than those with some debt (Figure 11), which suggests that the financial burden of having debt plays a role in a student’s need to stop out of college for a period of time.

FIGURE 11

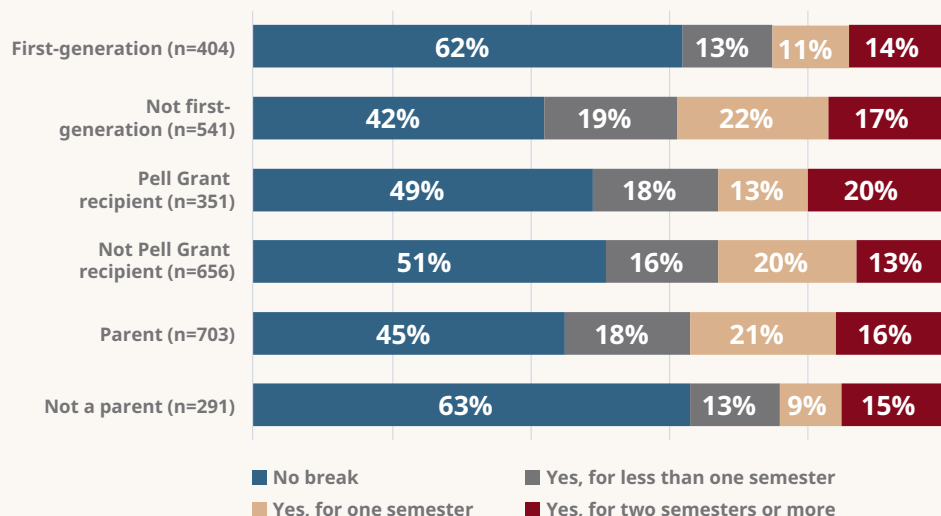
Adult learners’ history of stopping out, by existing loan debt



There was little variation in stopping-out behavior among students of different race/ethnic backgrounds. However, differences were observed among other subpopulations, with first-generation students less likely to stop out than others (38% versus 58%), and parents far more likely to stop out (55%) than respondents without children (37%; Figure 12).

FIGURE 12

Adult learners’ history of stopping out, by selected adult learner subpopulations



“It just feels like I have all of these hiccups every time that I want to complete this and take the initiative to finish school. It’s always the financial aspects kind of put my plans at a halt.”

Yvonne, 33

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

THE ROLE OF MONEY IN COURSE LOAD DECISIONS

Availability of funds played a role in enrollment intensity (the number of courses a student takes at any one time). Amy, 45, had not initially planned to take two courses per semester, as she was already busy from juggling family and work. However, because she received a grant that was enough to cover her classes, she felt compelled to take two that semester. “This is a lot, with family life, work life, and time. Time matters to me. But because the funding was there, I also didn’t want to not use it, you know, when I was told that they could pay for that much,” she said.

Sasha, on the other hand, does not receive grants for school. Planning for courses is determined not only by her work schedule, but also the anticipated cost of materials. She said she typically checks the class schedule online before registering and identifies what additional costs a course requires. “If all the classes that I want to take have materials needed, I’ll check and it tells you exactly how much [it will cost]. ... Basically, the classes that I am taking are not by choice. It depends on what I can afford for the course materials,” she said.



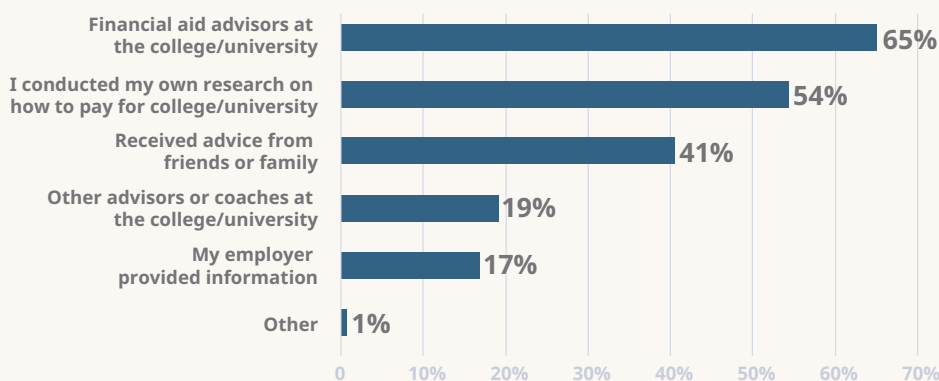
Sean’s story. Sean, 38, a welder, plans his associate degree program around his seasonal work schedule, which means going to school for a trimester, then stopping out to work for a period of time, then returning to school. At the time of the interview, Sean was not working and was a full-time student, supported by Pell Grants with assistance from his girlfriend. Since starting his program in 2018, he has stopped out for work at least four times. His goal is to finish his credential this year and progress to a bachelor’s program, although he is concerned about the financial implications. “If education was free, I think everybody in the country would be educated,” he said.

Getting Navigational Help or Going It Alone

The high cost of tuition today creates one type of frustration for adult learners, and the complicated range of potential financial resources available creates another. An institution’s financial aid office is where nearly two-thirds (65%) of adult learners seek guidance on how to pay for tuition, fees, and related expenses (Figure 13).

FIGURE 13

Sources of guidance and navigational help adult learners use to identify funding sources (n=984)



HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

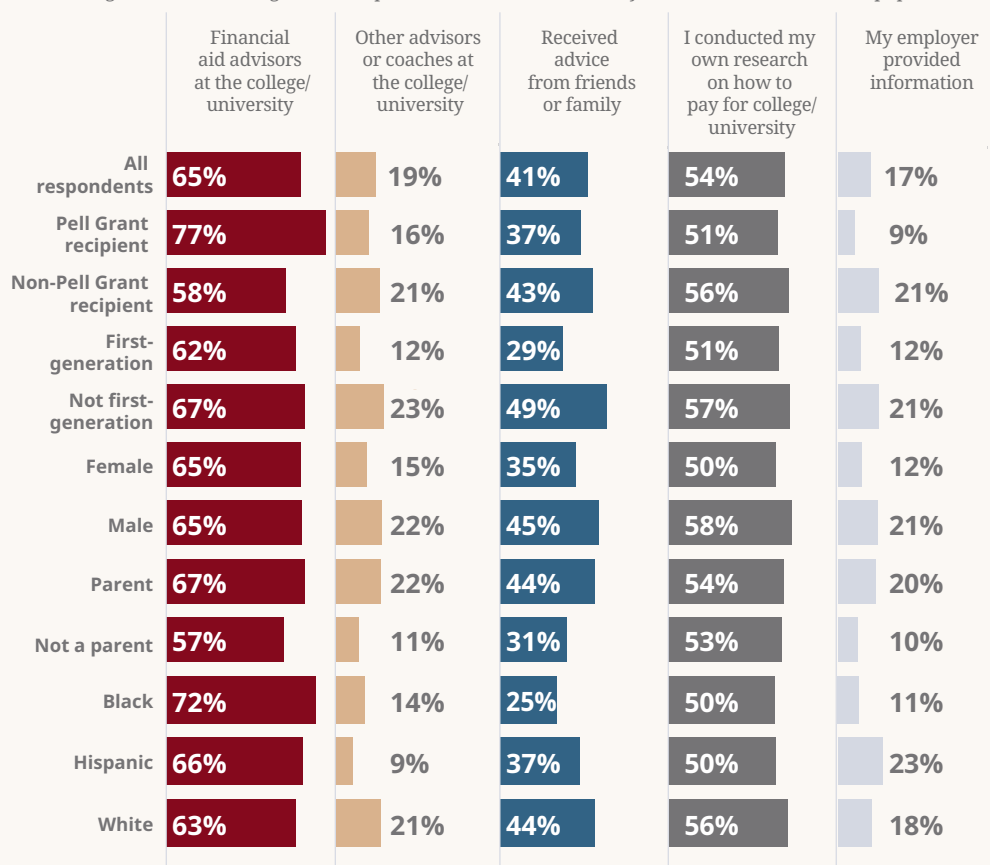
cael.org

Some noteworthy differences by key student subpopulations include the following (Figure 14):

- Pell Grant recipients were more likely to use financial aid advisors (77%), compared to non-Pell adult learners (58%).
- First-generation students were less likely to have received advice from family or friends than were non-first-generation students (29%, compared to 49%), less likely to have received guidance from other advisors/coaches at the college/university (12%, compared to 23%), and less likely to have received information from an employer (12%, compared to 21%).
- Black adult learners were more likely to rely on the financial aid office (72%, compared to 66% of Hispanic and 63% of White students), and less likely to get information from their employer (11%, compared to 23% of Hispanic and 18% of White adult learners); both Black and Hispanic adult learners were less likely to have received guidance from other counselors and advisors at the college (14% of Black and 9% of Hispanic adult learners, compared to 21% of White adult learners).

FIGURE 14

Sources of guidance and navigational help for all adult learners and by selected adult learner subpopulations



HOW THEY PAY

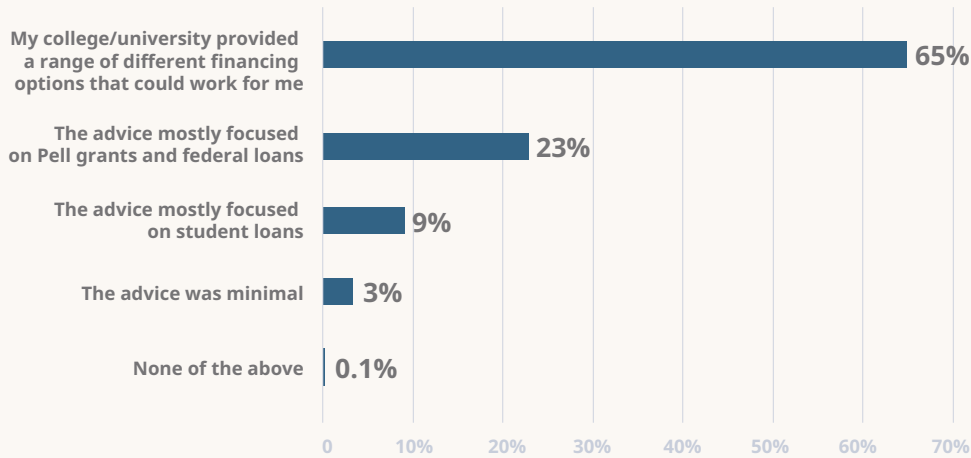
The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

When asked about their experience with the financial aid office, about two-thirds (65%) of adult learner survey respondents said the financial aid office provided “a range of different financing options that could work for me that went beyond just Pell Grants and federal loan options,” while nearly a quarter of respondents (23%) said the advice mostly focused on federal grants and loans, and a smaller group (9%) said the advice focused mostly on loans (Figure 15). A very small number (3%) said the advice from the financial aid office was minimal.

FIGURE 15

Financial guidance adult learners received from the financial aid office (n=712)



HOW THEY PAY

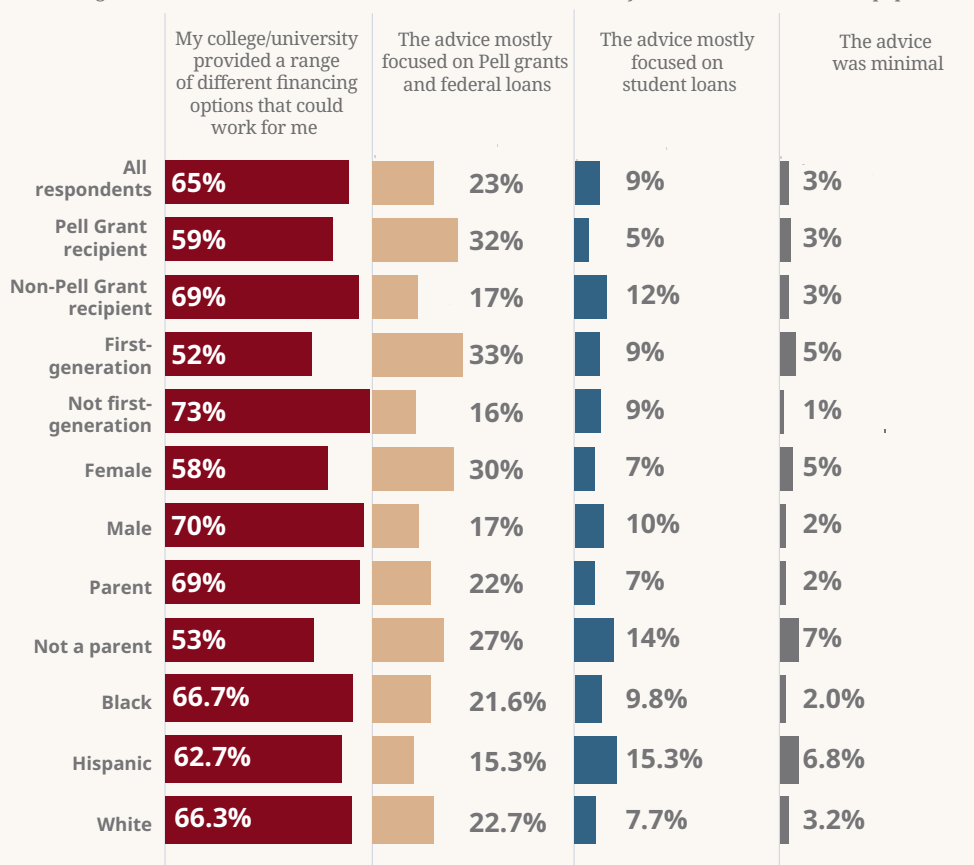
The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

There were a few interesting differences for several student subpopulations: men, non-first generation, and parents were most likely to say they learned about a range of financial options from the financial aid office; Pell Grant recipients, first-generation students, and women were more likely to hear primarily about Pell Grants and federal loans; non-parents and Hispanics were more likely to hear primarily about loans; and non-parents and Hispanics were more likely to say that the advice from the financial aid office was minimal (Figure 16).

FIGURE 16

Financial guidance adult learners received from financial aid office, by selected adult learner subpopulations



HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

The interviews with the adult learners suggest that some financial aid offices operate in a passive or “opt in” mode. They provide help for students who seek them out and explicitly ask for help, but it is incumbent on the student to make the first move. Savannah, 30, noted that the office sends out emails about scholarships and grants to apply for, but otherwise, Savannah had to be proactive and ask when she needed help. In her final year of taking classes, she got nervous about how she would afford school, so she asked for help; “They put me on the right path to find some grants. I don’t regret it. I feel like they were helpful when needed.” For some students, the financial aid office was a place to get information, but the student was ultimately responsible for getting the needed funds. Yvonne, 33, went to the financial aid office, grabbed some pamphlets on the wall, and walked right out again. Amanda, a 28-year-old who just returned to school after taking a break due to financial strain, met with a financial aid advisor to get some basic information: “They gave me enough help, and now it’s the point that I have to be the one to take the tools. ... They can’t do all the work for me.”

About half of the adult learners we interviewed were underwhelmed by their financial aid advisors’ guidance or ability to help — more reflective of the 3% of the survey respondents who said that help from financial aid offices was “minimal.” Rhonda, a day care worker with one child of her own in college, complained that her advisor just told her about all the things she did not qualify for, and Sean, a 38-year-old worker in the oil industry, was worried that financial aid advisors would be “like car salesmen” and get him into financial situations that were not good for him. But most complaints seemed more related to staffing capacity — long lines, delays in returning messages, or general unresponsiveness to inquiries. These problems could create challenges for learners like Brandon, a 28-year-old working on his degree for the past eight years, who received a notice that because he had not paid for his classes, he would be dropped from them; he tried to call the financial aid office to work out the issues, but had to wait on hold for 45 minutes to speak to someone. “I didn’t always have the option to go and talk with somebody in person, which may have sped up the process,” he said. “That experience happens so frequently that it’s made me a bit apprehensive to go to my financial advisor. I think things have gotten better. But that’s just a really sore spot for me.”

The survey data indicate that some adult learners do not rely solely on their financial aid office — they also rely on (or *instead* rely on) a different sort of advisor at their institution (54%), family members or friends (41%), or their employer (17%), or they do the research themselves (19%; Figure 13). Adult learner interviewees shared similar strategies to guide their decisions about how to pay for college:

- **Other college advisors or programs.** Like the survey respondents, the interviewed adult learners often pointed to the financial information and guidance they received from other counselors or advisors at their institution. As Brandon, Leesa, and Gary noted, having academic advisors or coaches play this role makes sense; Gary explained that the institutions should “give the options to your counselor ... because you spend more time with your counselor than anybody.” In Brittany’s case, this close contact was particularly helpful; the 28-year-old’s academic advisor prompted her to check with the financial aid office about the financial ramifications of changing her schedule. Other advisors also played important roles in providing information on financial options, including success coaches, enrollment specialists, veterans coordinators, and the staff involved in special support programs like TRIO.

“I really liked the way my college provides student aid sources to students. It definitely seems like they go out of their way to help alleviate some of the costs for students. Information about scholarship and grant opportunities will be in big, bold letters on the school newsletter and stuff. So it’s hard to miss.”

Logan, 29

HOW THEY PAY

The Voices of Adult Learners
on College Affordability,
and How Institutions
Are Responding

cael.org

- **Help from a family member or friend.** Amanda's friends told her to fill out the FAFSA, and Erika learned about available Tribal grants from her daughter who is also a student. Logan and Elliott, both military veterans, learned details from family members or friends who were also in the military.
- **Employer or co-worker, including military officer.** Shania, age 39, learned about the federal financial aid application process from her work colleagues, but more commonly adult learners said they heard from colleagues about their employer's tuition benefits. Marie and Rhonda heard about employer benefits from their supervisors, and Brent heard about his employer-provided tuition programs from a human resources colleague. He said that the company never pressured him to get a degree, but his friend in human resources urged him to pursue it. In contrast, Michael, a 55-year-old working in sales, did not hear about employer tuition benefits from a colleague but rather through official internal communications; he received an email from his employer that informed him about the tuition program right as his brother had been telling him about credit for prior learning options and when he heard a radio advertisement about the adult-serving institution he now attends.
- **Own research, or "going it alone."** Many of the interviewed adult learners said that when it came to figuring out how to pay for college, they mostly relied on their own knowledge or research. Brandon, Marie, and Brittany all mentioned how they drew on what they already knew about the FAFSA and student loans from previous college experiences, even if it was information that they were given as high school juniors or seniors. Annie, a 33-year-old single parent, drew on information from high school programs and from various single-parent initiatives like the Jeremiah Program. Others talked about doing independent research: Bruce and Melissa talked about searching online for information on financial aid, Evie shared how she did her own FAFSA application, and Sean talked about comparison shopping to get the best deal on tuition rates and to find special programs for Native Americans.

With Age Comes Wisdom

Some of the adult learners we talked to saw their age as an asset when it came to financing decisions. Nolan explained, "Overall, I'd like to say that I am getting a little bit older than I was when I first got into school and was kind of young and immature. I didn't ask the questions that I needed to ask. But now, this time around, I'm getting it done. I probably got on my advisor's nerves, because I asked about every single thing that I could."

DRAWBACKS OF AVOIDING THE FINANCIAL AID OFFICE

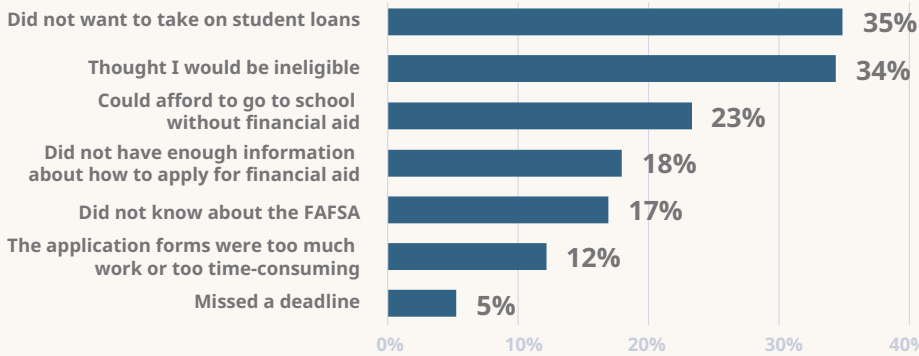
When students rely on friends, family, or their own research — or when they otherwise avoid meeting with a financial aid officer — there is some risk that they may not be making decisions with complete or accurate information. This can result in not taking advantage of all of the benefits available, or not using them to their maximum benefit, particularly Pell Grants and subsidized federal loans. It can also result in the student unnecessarily limiting their educational options. Of those adult learners who responded to a survey question about completing the FAFSA, 43% did not fill out the FAFSA for their most recent college program. When asked why not, 34% of that group thought they would not be eligible, 18% did not have enough information about how to apply, and 17% said they did not know about the FAFSA (Figure 17).

"The first advisor that I had ... was kind of my favorite. ... She was the one who let me know just about how to apply for different types of grants and different types of awards. And so that was very, very helpful."

Jackie, 39

FIGURE 17

Reasons adult learners do not complete the FAFSA (n=189)



While the purpose of our adult learner interviews was not to evaluate the quality of their education financing decisions, interviewees did provide examples of how access to better information or guidance in their past might have helped them be in a better position today. For example:

- **Understanding how loans work.** Several students said that they wished they had received more information about loans before going to college. For example, Liza, 33, also went all in on loans when she was an 18-year-old college student, but “didn’t know the ins and outs of it. ... My mom just signed away, and I was just like, oh, I’m getting money. ... Now I know that loans have to be paid back, and there is accrued interest, so I stick to grants and scholarships.”
- **Learning about grants.** Elliott is a 29-year-old active-duty Marine who has been using his active-duty educational benefits to go to college. However, when he started classes and his military benefits did not cover the total cost, he took out student loans to make up the difference. After moving to a new base, Elliott learned from other service members that he could have been using Pell Grants instead of taking on loan debt.
- **Knowing the sticker price.** When Sean, the 38-year-old oil industry worker, initially looked into going back to school, he liked a program at a private university, but when he saw the sticker price, he thought there was no way he could afford to go there without taking on a lot of debt. He never spoke to anyone at that college to see whether he would qualify for tuition discounts, grants, or scholarships. Ultimately, he ended up at a community college whose tuition rates are much lower, so he can afford to pay as he goes.
- **Being aware of the maximum time frame.** Bruce, age 41, finds that he can no longer rely on federal financial aid because he “took too many courses” and does not qualify anymore. He doesn’t understand how that could be because his FAFSA records show that there is “plenty of money left over to borrow.”
- **Getting help from a financial aid advisor.** Jade, age 40, applied for loans and got a notice that she was supposed to receive something, but then she heard nothing more about it. She said, “I don’t know if I was fully approved or not” but did not ask the financial aid office to help her figure it out.



Daniel’s story. Daniel initially attended community college right out of high school but quickly realized that the Pell Grant would not cover 100% of his education. Since he did not want to take on any debt, he assumed he would never go to college. He joined the military and figured he would be there forever; he had not heard about the educational benefits through the GI Bill. While in the Marines, he enrolled in an online university and took a full course load using the education benefits available for active-duty service members while working full time. On top of that, his Marine duties included rigorous training. “So it was a lot of me being out for quite some time out of the month, and not being able to have much time to study. ... I had to tough it out, and I was able to get it done regardless.” After leaving the service, Daniel was able to enroll full time in a bachelor’s degree program in information technology, fully funded by the GI Bill. After graduating this year, he plans to start a master’s program right away.

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

“My mom just signed away, and I was just, like, ‘Oh, I’m getting money’... Now that I know loans have to be paid back, and there is accrued interest, I stick to grants and scholarships.”

Liza, 33, describing her first experience with financial aid as an 18-year-old.

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

Adult Learner Perspectives on Ability To Pay and College Value

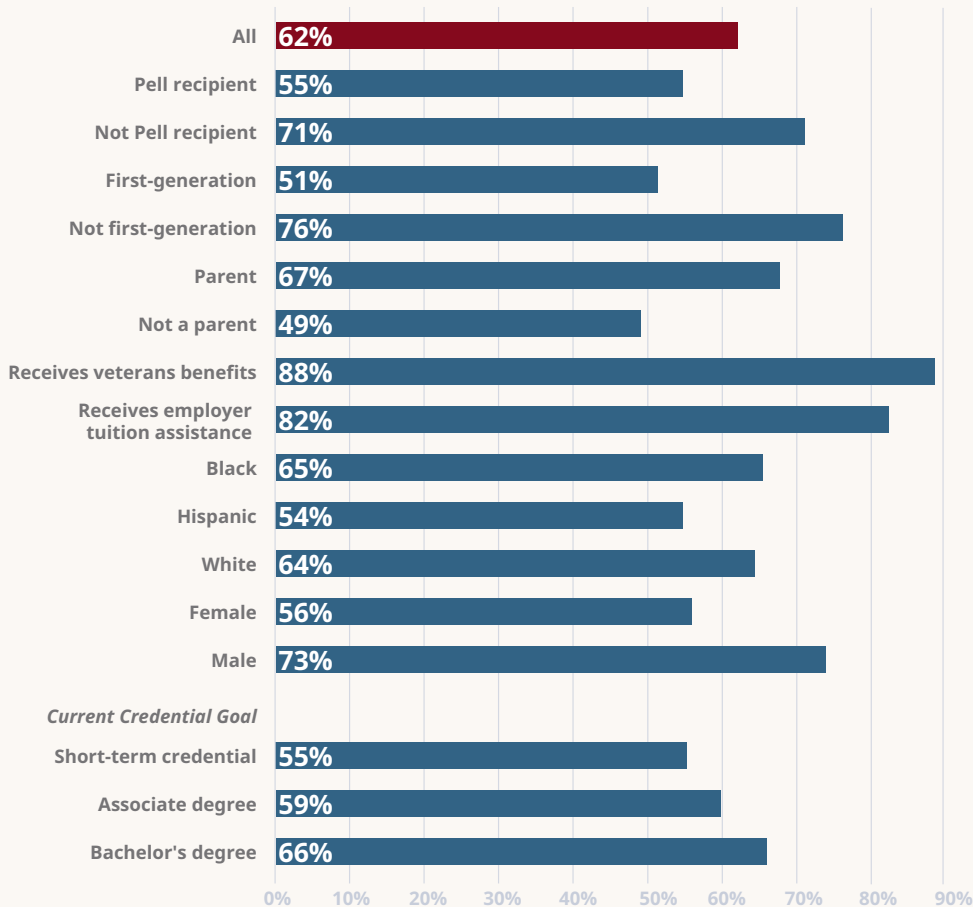
Given the challenges of securing funding, learning about financing options, and understanding the process involved in becoming a student, all while working a day job and possibly caring for family members, adult learners may feel ambivalent when it comes to the experience of financing education. A recent study by CAEL on never-enrolled adults (Darnell, 2022) found that program affordability was by far the most important consideration for adults who were researching postsecondary programs. Building on that, this study further explored the perspectives of current adult learners on college affordability by posing a set of questions related to their comfort level with financing their education and their thoughts on whether college is worth the cost.

CONFIDENCE IN THE ABILITY TO PAY

Students were also asked about their level of confidence in paying for college. A majority (62%) said that they felt confident in their ability to pay for their education (somewhat agree/strongly agree). Pell Grant recipients were less likely to say so (55%) than were non-Pell recipients (71%), and first-generation students were also less likely to say so (51%) than were those whose parents had completed a credential (76%; Figure 18). Men felt more confident than women, but context is key: In our sample the men were more likely to have used veterans benefits and employer tuition assistance, and men in our sample also had higher incomes.

FIGURE 18

Percentage of respondents who somewhat or strongly agree that they are confident in their ability to pay for their education, by selected adult learner sub-populations.



“Right now, it’s just trying to avoid taking out any unnecessary loans. Also being able to save money, because I have to take care of my home life on top of paying for school. So, it’s definitely a struggle. You have to pick and choose at times. And sometimes it’s not the choice that I want to have to make.”

Amanda, 28

HOW THEY PAY

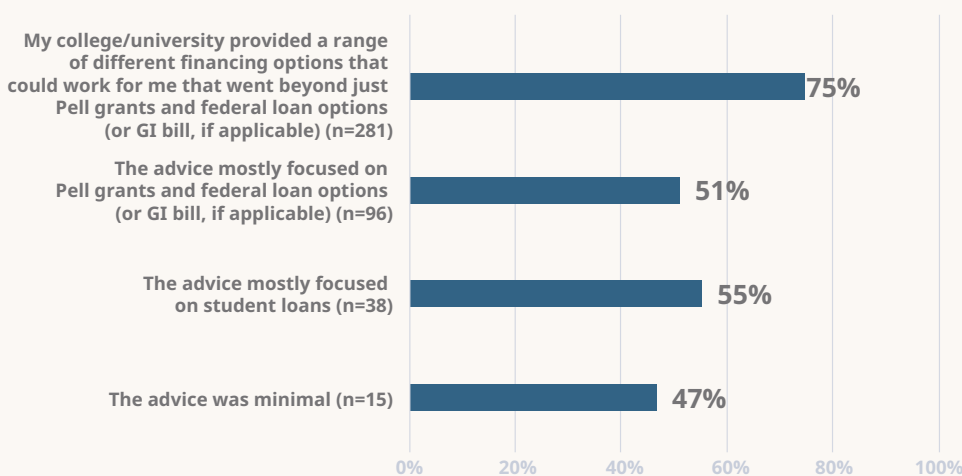
The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

Financial aid advisors and other college personnel play an important role in guiding students toward making financial decisions that are sustainable and realistic. The data suggest that students receiving different levels of financial guidance have different levels of confidence in their ability to pay for college. Three-quarters of those whose financial aid advisors discussed a wider range of financing options felt confident about paying for college (75%), while those who said they had received less comprehensive financial aid guidance from their institution were less likely to have that confidence (51% of those who were advised primarily on federal financial aid, 55% of those who mostly heard about loans, and 47% of those who said that they had received minimal guidance; Figure 19).

FIGURE 19

Percentage of respondents who somewhat agree or strongly agree that they are confident in their ability to pay for college, based on the type of financial aid advice they said they received



When this question is explored through the lens of funding source, respondents with employer tuition reimbursement were more likely to agree/strongly agree that they felt confident in their ability to pay for college (82%) than those primarily reliant on loans (56%) and Pell Grants (55%).

TEETERING ON THE BRINK

When students are piecing different funding sources together to cover their educational expenses, one unexpected financial event, or even a confluence of many smaller events, could have an outsized impact on college affordability. Gary, for example, described how his family's financial situation ebbed and flowed with the academic calendar and the timing of financial aid disbursements: "You have to get yourself ready for that before it hits you. It's kind of difficult. And then the new gas bills that have come in, how everything is doubled, the bills have gone up? Holy cow. Inflation?" Gary's careful planning ensured that his family remained financially stable throughout the academic year. Even so, he conceded that he would be challenged to cover additional expenses.

One question we asked in the survey and in the interviews was what the impact would be if respondents' tuition were suddenly raised by \$1,000 per semester. Would they be able to find a way to pay for that? A little over half (53%) of the survey respondents said yes (Figure 20). Non-Pell Grant recipients were more likely to say they could cover that increase (60%) compared to Pell Grant recipients, and non-first generation students were more likely to say they could cover it (66%)

"If I had to sell something, I would. If I had to take out another loan, I would. At this point, I don't want anything to hinder me from reaching my goal of having a college degree."

Antone, 53, on how he would react to a sudden tuition hike

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

compared to first-generation students (39%). Students receiving veterans benefits, students receiving employer TAP, parents, bachelor's degree students, and men were also more confident in their ability to cover an increase. (Again, in our sample, the men were more likely to have used veterans benefits and employer tuition assistance, and men in our sample also had higher incomes.)

FIGURE 20

Percentage of respondents who somewhat or strongly agree that they could pay for a sudden tuition hike of \$1,000, by selected adult learner subpopulations

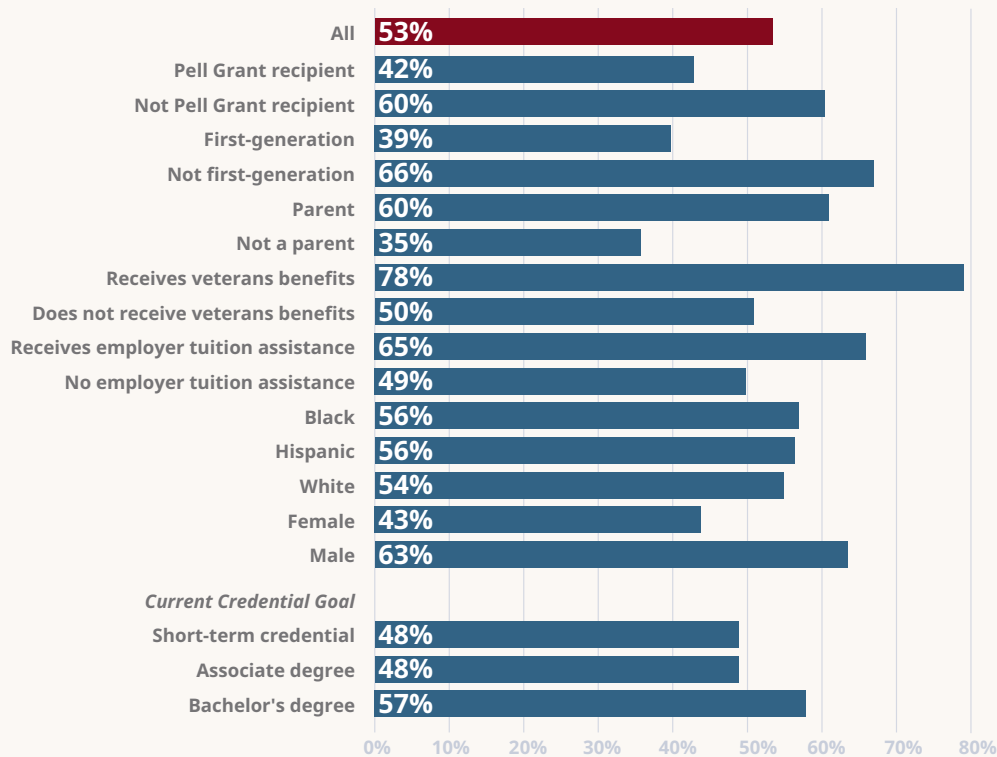
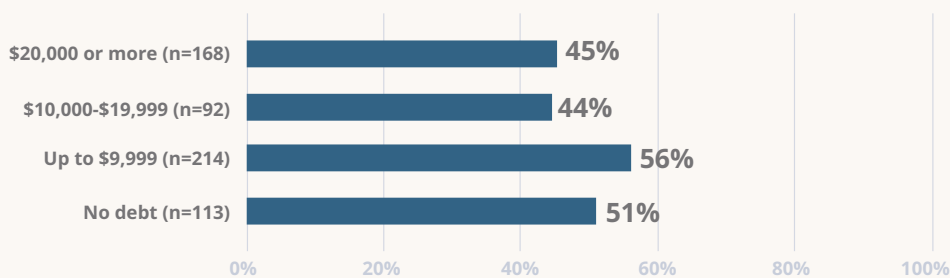


FIGURE 21

Percentage of respondents who agreed and strongly agreed that they could pay for a tuition hike of \$1,000, based on the amount of loan debt carried



Survey respondents with loan debt of \$20,000 or more were slightly less likely to agree/strongly agree that they would be able to cover a tuition hike (45%) than were those with no debt (51%; Figure 21).

Similarly, about a third of the interview participants said they could not handle a sudden tuition hike. For these students, the cost of a hypothetical tuition increase could not be absorbed into their household budgets, which were already spread out across multiple other commitments. About 20% of our interviewees acknowledged that it would be tough to cover a tuition hike, but they would find a way.

“Even with him working, and me working, and we’re able to pay our mortgage and take care of things, it still feels really scary, like, one emergency could basically ruin our lives. And so everything is always, like, trepidatious ... where if something goes wrong, or there’s a medical emergency or something like that, we could really be in trouble.”

Tiffany, 29

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

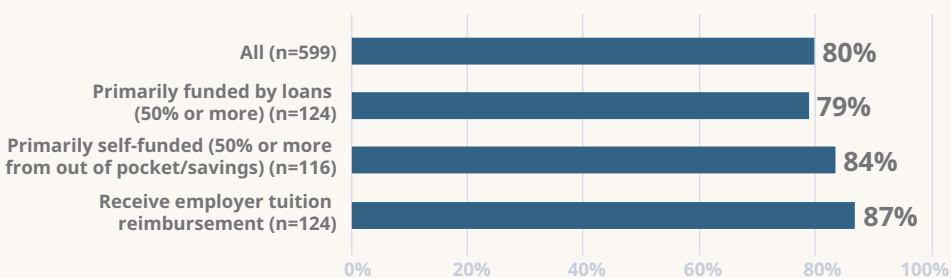
cael.org

IS COLLEGE WORTH THE COST?

Ascribing a monetary value to college is complicated. The adult learners we interviewed approached this question differently — some focused on the monetary return on investment of a credential with respect to the anticipated bump in earnings, while others pondered the degree to which they were learning as much as they had expected to. Most survey respondents (79%) agreed or strongly agreed that college was worth the cost, and this was true across many demographic groups. This also held true across different types of funding sources, with those who received employer tuition reimbursement being most likely to agree or strongly agree that college was worth the cost (Figure 22).

FIGURE 22

Respondents who somewhat or strongly agree that college was worth the cost, based on funding source



The perspectives of the adult learners we interviewed were more nuanced. A few students, like Christy, 67, and Michael, 55, described feeling “more well-rounded” and “confident” after being in college, while Molly, 46, spoke of the value of having a credential. Others, though, questioned the cost of their education, and, when considering “worth” from a purely financial perspective, were somewhat doubtful that they would see a return on investment in the short or even medium term. As Yvonne, 33, commented, “I have a friend who has a degree, and she’s making the \$50,000 a year that I make ... and I just feel, like, is college even worth it if I make the same amount that someone with a degree makes?”

Nina’s story. Nina, 41, graduated with a bachelor’s degree in human development a few years ago and has reenrolled in a certificate program that is tuition-free. She has about \$60,000 in student loans from her bachelor’s degree. The mother of two young children works full time and partially supports older family members with health complications. Nina’s spouse has been laid off, and she is currently the sole income earner. By taking a full course load of 12 credits, Nina is eligible to use the college’s child care facilities, which is a considerable cost savings for her family.

“This program has given me not only the confidence but definitely the tools to continue my education. I have no doubt that I could complete any level of education if I put my mind to it, for sure. And when I first started this program, I wasn’t positive I would even complete it.”

Bryan, 41, on whether his education has been worth the cost.

Financial Aid Advisors' Approaches to Serving Adult Learners

In the interviews with the financial aid advisors and other representatives of the participating colleges, the main question we asked was a version of, What is it that you do differently with adult learners than you do with the more “traditional” student (if we define traditional student as first-time, full-time, and coming to college directly from high school)? Many shared that the financial aid sessions are similar in several respects. Financial aid advisors go through the adult learners’ program costs and other financial needs; get them to fill out the FAFSA; explain what they are eligible for; talk about the different loan options; share the institution’s various payment plans; point them to special grants, scholarships, or resources through the institution (where applicable); point them to external scholarship resources; and so forth.

So, what can they do differently? One advisor highlighted the parameters that govern their work: “Part of the ‘beauty’ of working in a financial aid office is that we live in a very black and white world. Academic advisors can bend rules and make exceptions. ... But in the world of financial aid, we are governed by the Department of Education.”

The personnel we interviewed expressed how important it was that their role in advising adults went beyond just being a resource on Title IV eligibility rules and limitations. For them, financial aid guidance for adult learners can mean:

- Being proactive in terms of outreach.
- Going deep into educational history and personal circumstances.
- Exploring the potential to earn credit for prior learning.
- Helping them think through the pros and cons of full-time versus part-time attendance.
- Helping them identify and use employer tuition benefits.

Proactive Outreach

Several of the adult learners we interviewed mentioned that they did not seek guidance from their institutions’ financial aid offices, indicating that institutions may not require students to do so. While the financial aid advisors acknowledged this as an issue at their institutions as well, some had put in place systems to reach out to adult learners at specific stages or trigger points.

One of the institutions explained that they did have special programs that provide financial support for adult learners but that it was not always clear who met their definition for adult learner. Their definition was based not just on age but also on who they counted as independent. In addition to those listed as independent in the FAFSA, they included those who are parents, have military service, are orphans or wards of the court, or are taking care of aging parents. When identifying one or more of these characteristics, an advisor can tag that student in their system as being an adult learner. Then an advisor can reach out and let the student know about the available financial resources.

At another institution, when the institution contacts students about setting up time to meet with their academic advisor, the staff person reviewing the student’s intake details will raise important information. For instance, “Hey, you know, I noticed, thank you for submitting your financial aid. I

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

did notice that you're on academic probation or your GPA is a little low or course completion rate is lower than what we would like to see." Or, "Your Pell Grant is a little bit less than expected. ... heads up." The idea is to urge more of these students to get guidance from the financial aid office to avoid surprises down the road in terms of what aid they will qualify for.

Proactive outreach on financial aid issues may not be just at the start of a term or academic year. Some advisors have established systems that flag when students may be at risk of dropping out of a class for academic or other reasons. Whenever possible, they try to identify such challenges if they can help make a course drop happen prior to the deadlines after which there might be financial aid penalties.

One of the institutions we talked to mentioned that they operate under state laws that require communication with students at the end of each academic year. The advisors must explain the students' current status with respect to financial aid and tell them how much they currently have in student loans. The advisors said that this communication often prompts students to reach out to the financial aid office to discuss options going forward.

The Power of Advertising and Adult Learners

Three of the adult learners we interviewed mentioned that they enrolled in response to radio and TV advertising. Jade heard about two years of "free college tuition" and started checking into it. That led to hearing about the programs available for lower-income families. Jamila and Michael both heard radio commercials that got them to explore their learning options — the ad that Jamila heard also specifically mentioned financial assistance. After hearing the same ad three times in one day, she said she decided to investigate. "I said, OK, I need ... I want to go back to school. This is, like, perfect for me."

Going Deep Into Educational History and Personal Circumstances

The advisors told us that understanding adult learners' educational histories and personal circumstances is critical to being able to provide good guidance on financing their education. In their discussions with adult learners, advisors pay close attention to issues like lifetime limits on federal aid and regulations around Satisfactory Academic Progress, which can be affected by the number of credits the student may have already earned from other institutions or their past academic performance (poor grades or course completion rates).

One advisor explained, "What I would love to be able to get out in front of these students about is to help them understand that there's a time limit and that if their degree is not attained within that time limit, that there's really no appeal, no provisions we can give to the students. ... That's all that they are eligible to receive for their particular degree." Advisors' approaches to these kinds of conversations start by listening to the student and hearing their story first: "What are their circumstances? Where are they coming from? Are they transferring in? Are they starting out from the get-go? And then if they're an adult student and they're coming part time, how do you plan? Have they worked with their academic advisor to plan their course enrollment over time to attain the degree that they're seeking?" The goal is then to put together a package around those needs.

"When we get a transfer student, that plan is already kind of preset for us, and so we're not working with a lot of rope here. But if we can make a plan, then I think we can be successful. But for those students who wait until there is a problem before they come to us, that's where we struggle to help our students financially."

Financial aid advisor

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

When students are bumping up against lifetime limits, advisors need to be able to talk about different options, including institutional payment plans and the long-term ramifications of student loans. One advisor noted that the loan conversations go into what kind of salary expectations students have after earning the credential and whether their specific career path will make it challenging to pay off loans. They may discuss long-term repayment options like income-driven repayment plans or Public Service Loan Forgiveness. Said one advisor, “We want to get out in front of that student to help them make a plan over time. And unfortunately, sometimes when we get a transfer student, that plan is already kind of preset for us, and so we’re not working with a lot of rope here. But if we can make a plan, then I think we can be successful. But for those students who wait until there is a problem before they come to us, that’s where we struggle to help our students financially.”

Exploring the Potential for Credit for Prior Learning

Two institutions we interviewed noted that having in-depth discussions with adult learners about their lives and backgrounds was important for understanding not only their complete financial needs but also their potential to leverage prior learning from work or other experiences. Advisors can talk with the student about pursuing credit for prior learning, which can save them time and money in earning a credential. As one advisor explained, “I really want to know, what have you been doing from high school to now? You know, their work experience, their family, an overall idea of who they are and their background. ... The reason why I want their work experience is because a large part of what we offer, we really do have a great program with experiential learning credits, with the college credit that you can gain through work history. ... So, I need to know how to ask the right questions to get their experience that might connect them with college credit.”

Weighing the Pros and Cons of Full-time Versus Part-time Attendance

One of the more important conversations that financial aid and other advisors can have with adult learners is about how many classes they should take at a time. Advisors told us that many of their adult learners are coming to education after 20 or more years away from a classroom. They may have some anxiety about that and prefer to ease in by taking one or two classes at a time. But other adult learners are more than willing to take on more than that. Full-time enrollment has some very real financial advantages, such as more generous Pell Grant payments and being able to meet the eligibility requirements for some other grant or scholarship opportunities. Shortening the time to postsecondary completion is another benefit of full-time enrollment that has financial implications. For some students, cutting back on their employment to take advantage of those benefits may be worthwhile.

For various reasons, not every learner can simply opt not to work, and not every learner will find that grants alone will make full-time enrollment possible. So, then the question becomes, Is it possible to work full time *and* go to school full time? The financial aid advisors we talked to identified this as a time for having a necessary conversation about what is truly feasible: “We’re compelled to try to help students understand that while [taking a full load] is a great financial plan and time to degree is going to be short, can you really be successful doing that? If a student isn’t successful, then we now have a Satisfactory Academic Progress issue.” This is where coordination with academic advisors and coaches can be critical.

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

One academic advisor noted that in cases where the student does take on a heavy load, she checks in with them every eight weeks to see how they are doing. The advisor might find that the student is struggling, so she'll reach out to them and say, "Hey, you know, it looks like it was a really tough first block. Let's talk about your financial aid and possibly, you know, moving some classes around, maybe reorganizing your schedule. Is there anything going on?" The conversation may then turn to the financial aid ramifications of dropping a class.

Making Use of Employer Tuition Benefits

Several of the financial aid officers discussed their role in helping adult learners identify the potential for educational assistance from their employers. They also talked about the role that postsecondary institutions play in making that financial resource more accessible.

The advisors said that not all working learners are aware of tuition support that their employers may offer. The advisors' main advice is for students to talk to their employers to learn what benefits are available. Employers that want to retain workers or support their development can provide TAPs with annual educational benefits of up to \$5,250 tax-free (this is covered under Section 127 of the U.S. tax code, as described in Klein-Collins, 2022). While this has long been standard advice for working adults at adult-serving institutions, one advisor said that tuition benefits programs now offered to part-time workers by major corporations like McDonald's, Starbucks, and Kroger mean that advisors may suggest that non-working students seek employment at those companies as a way to tap another source of educational funding.

In addition to urging students to look into any available employer funding, the institutions help the students who are using those benefits. For instance, they may offer deferred billing or low-cost course options to stay within the employer's annual tuition assistance caps.

- **Defer billing.** Employer tuition programs are often reimbursement models that only cover the educational expense if the student gets a minimum grade in their course. That means that under the normal billing deadlines, the student would have to pay out of pocket for the course and then get reimbursed several months later, after they receive their grades. For that reason, several of the institutions we interviewed offer deferred billing for students using tuition programs. The due date for payment is set for several weeks after a course ends to allow time for the student to submit their grades and generate the employer reimbursement. The main challenge is if students do not meet the grade requirements; in those cases, the financial aid office needs to help the students access other sources of financing (often loans) in a short period of time.
- **Stretch the value of TAPs.** One advisor said that, in her experience, students with tuition assistance from their employers generally try to stay within a budget so that they do not exceed the annual amount they can receive through the employer program. Sometimes that amount does not go far enough in covering costs, so the financial aid advisor will work with the student to find ways to stretch the value of the tuition program. This can mean shifting the timing of certain courses to coincide with when the next benefits year begins or helping the student access lower-cost courses from other eligible providers that can count toward their degree.

One advisor said that students using employer tuition programs often limit their expenses to what the program covers to avoid additional student debt.

Institutional Support Strategies for Addressing Affordability

As noted earlier, the financial aid office and others in advising roles at the institution can play important roles in finding different financial resources for students, including scholarships, grants, or institutional discounts for which they may qualify. In addition, institutions can waive fees for services that adult learners tend not to use, such as on-campus activities (Heckstall, 2020). Similarly, institutions can eliminate fees that serve as barriers to student progress. A good example from one of the institutions we interviewed was the elimination of reenrollment fees after a student takes a break for a semester or two.

Institutions can also address the overall cost of attendance for the student in other ways, such as covering costs outside of tuition and fees or helping the student save time — time, after all, is money. If an institution shortens the time that the student is enrolled, then the student has fewer terms during which they have to pay for extra child care, commuting, or flat fees; cut back on work; or give up overtime opportunities. Time savings can also mean more time for them to take care of personal business or enjoy other parts of their lives. All of that can have real value to the learner and make their educational pursuits more affordable.

The vast majority (84%) of the survey respondents said that their institution offered ways to save time or money outside of tuition coverage. The most common responses were free instructional materials (49%), credit for prior learning (CPL; 49%), and competency-based/self-paced programs (43%; Figure 23). Black, first-generation, Pell Grant recipients and female adult learners were less likely than the average to take advantage of credit for prior learning (Figure 24); this aligns with CAEL's previous research showing that Black and lower income students are less likely to earn CPL credit (Klein-Collins et al., 2020). Similar patterns exist for competency- and self-paced programs. Black adult learners were, however, among the most likely to take advantage of free instructional materials or open educational resources.

FIGURE 23

Adult learners taking advantage of time- or cost-saving options at their institutions

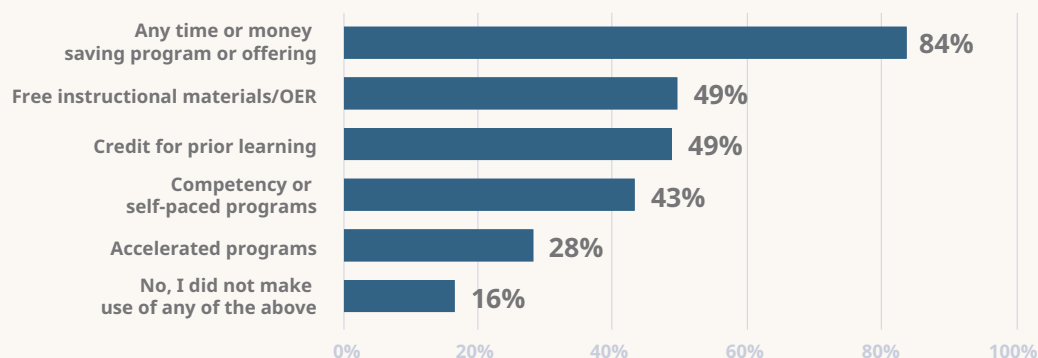
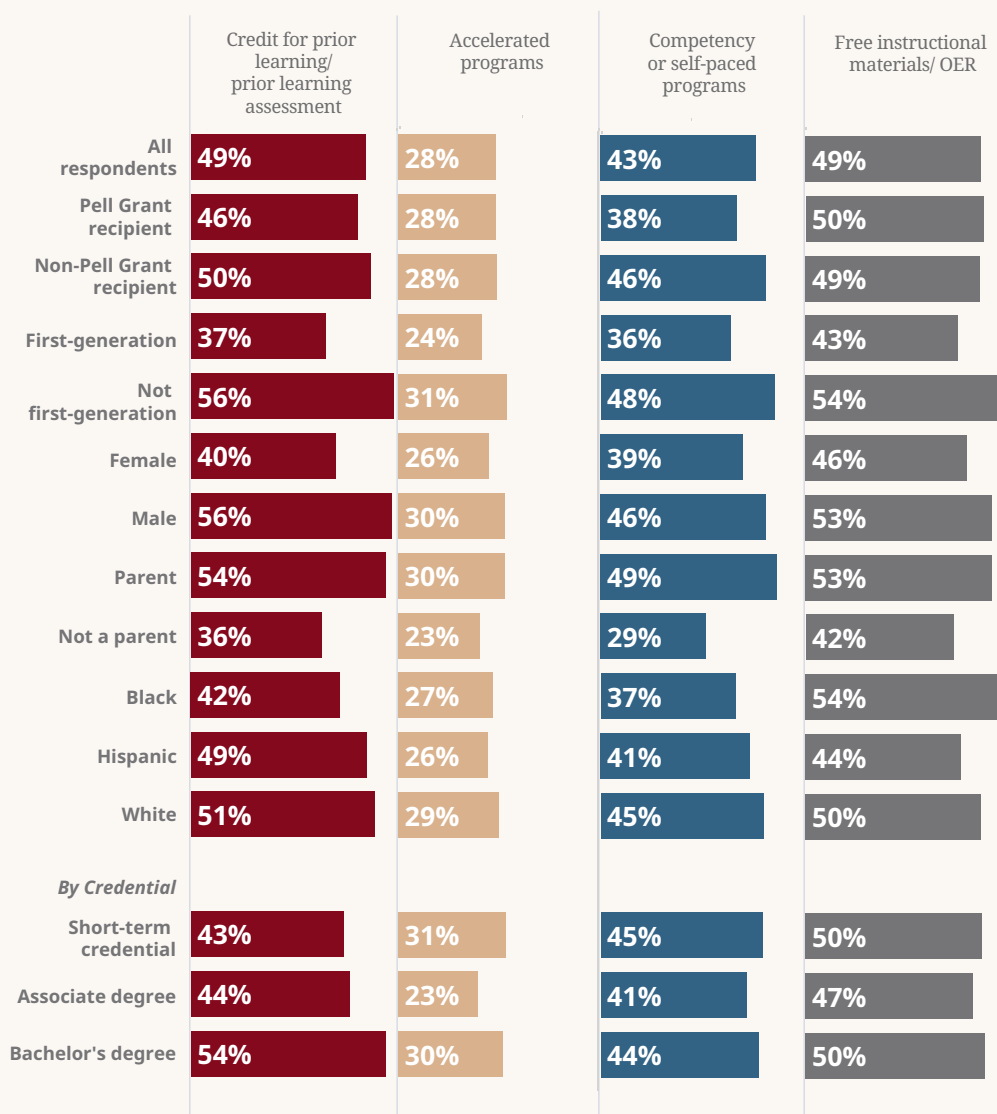


FIGURE 24

Adult learners taking advantage of time- or cost-saving options at their institutions, by selected adult learner subpopulation



The interviewed students shared additional details on a range of different cost- and time-savings strategies or supports. The most common were:

- Reduced costs for course materials: textbooks, supplies, and software.
- Cost and time savings through CPL.
- Institutional grants and scholarships.
- Assistance with living or other expenses.
- Online or accelerated course modalities.

Reduced Costs for Course Materials: Textbooks, Supplies, and Software

The costs of textbooks, supplies, and required software can add considerable expense for postsecondary students. Yet, over the last several years, the average cost of course materials has been falling. The National Association of College Stores annual survey shows that total course material spending fell to \$338 per student in 2021-22, which is less than half of the spending in 2007-08 when students said they paid an average of \$701 on course materials (National Association of College Stores, 2022).

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

One of the financial aid advisors said that “the world at large is getting better at” managing the cost of books, largely through the internet and open educational resources, resulting in the cost of books and supplies becoming “less of a burden to our students across the board.” As noted earlier, approximately half (49%) of the surveyed adult learners and many of the interviewed students agreed, saying that their institution (or individual professors) offered free instructional materials, such as online textbooks, or open educational resources. Four adult learners mentioned options for borrowing books at no cost. Adult learners from two colleges mentioned special programs for lower-income students that helped pay for not only books but also other required course supplies. At one of the colleges, students are automatically enrolled in a program where the cost of books is tied to the number of credit hours the student is enrolled in; the student pays \$20 for each credit hour they enrolled in. While that seemed like a great way to contain costs for Amanda, whose books for two four-credit courses cost \$160 instead of \$700, it was not always seen as a good deal; Daniel said that he opted out of that program because he found it cheaper to rent what he needed through online vendors like Amazon. Some of the adult learners also mentioned that when special software is required for courses, the colleges provided options to download it for free.

Cost and Time Savings Through Credit for Prior Learning

Credit for prior learning (CPL) refers to various methods that postsecondary institutions use to evaluate students’ experiential learning for the purpose of awarding college credit (Finch, 2022). Recognizing all learning through CPL is shown to boost adult learner completion rates while saving them time and money. One recent study by CAEL and the Western Interstate Commission for Higher Education found that adult learners with CPL saved an average of \$1,500 at community colleges, \$3,800 at four-year public institutions, \$10,200 at four-year private institutions, and \$6,100 at for-profit schools. The study also found that CPL shortened the postsecondary completion journey by 9 to 14 months in terms of time savings (Klein-Collins et al., 2020).

As noted earlier, nearly half of the surveyed adult learners (49%) said that they had taken advantage of CPL at their institutions. Of the adult learners interviewed, a few had not heard of CPL. Many described their experiences earning CPL:

- Tammy earned 24 credits through an unlimited CPL option at her institution, which cost her a one-time fee of \$700. She credited her mentor with encouraging her to keep submitting new CPL application, saying that without that coaching, “I might have been dragging out this education a lot longer.”
- Brent found the CPL process to be confidence building. He initially was intimidated when he went back to school, but CPL showed him that he already knew a lot: “Honestly, I was astounded. I was really surprised with how quickly I knocked out a 30-page paper about the material I was very familiar with.” He then used what he learned about his own skills through CPL to build his resume for a new job.
- Elliott, a military service member, leveraged his military training for 48 credits toward his degree in leadership.
- Christy benefited from an advisor who walked her through her past experiences, training, and credentials to identify where she might be able to earn credits. She ended up with 21 credits from CPL, which she found to be “astonishing.”

“If it weren’t for my mentor encouraging me to do CPL, I might have been dragging out this education a lot longer”

Tammy, 45

HOW THEY PAY

The Voices of Adult Learners
on College Affordability,
and How Institutions
Are Responding

cael.org

Not every student could maximize their CPL benefit because of related fees; most forms of CPL are not eligible for federal financial aid, and some employer TAPs do not cover CPL-related fees. Jody, for example, took a CPL course that included one free CPL portfolio submission, but subsequent portfolios would cost her \$450 out of pocket. She said, “I did [the one portfolio] and they keep pursuing me to do more ... but I don’t see how that extra credit is going to help me except cost me \$450.”

Institutional Grants and Scholarships

As noted earlier, about 8% of survey respondents counted on scholarships to help cover tuition costs, and 13% relied on Pell Grants or other federal or state grants. This kind of funding is obviously preferable to loans that have to be paid back. While most grants are need-based and offered primarily through government agencies and postsecondary institutions, scholarships can be offered by private individuals, organizations, and postsecondary institutions. The challenge with scholarships is that there are so many of them, and they are often targeted at students who meet very specific qualifications.

Several of the adult learners we interviewed mentioned the assistance they received from their colleges with respect to scholarships. Christy, for example, credited her advisor for helping to find the multiple scholarships that allowed her to stay in school. Logan was provided an institutional grant to cover some of the expenses that his Post-9/11 GI Bill did not. In contrast, several other learners mentioned knowing that there were scholarships out there, but that finding scholarships tailored to someone’s specific circumstances or talents can be overwhelming. Rhonda said, “Maybe it is my age, not having the patience to look through tons of scholarships ... yeah, I just didn’t.”

Financial aid advisors expressed similar frustration, noting that often the eligibility criteria for scholarships seem tailor-made to exclude adult learners. Some examples are taking a full-time course load or maintaining required high grade point averages, which can be hard to do when a student is also working a full-time job and caring for a family. But some institutions are working to establish scholarship funds that do, in fact, target adult learners. One financial aid advisor mentioned that certain academic units at her institution are very interested in attracting adult learners, and so they have established scholarship funds earmarked for them. Another mentioned that they were able to establish a scholarship specifically for students coming back after age 35; the donor’s mother had gone back to school at that age, and he wanted to help support people like her.

“There are so many scholarships that people don’t accept, don’t even take them because they don’t know they’re there. No one applies for them.”

Gary, 50

The Ultimate Scholarship: Free College

States like New York, New Jersey, and California have begun to offer “free college” or “College Promise” programs, typically designed to cover the cost of two years of community college. Most of these programs are “last dollar” scholarships, which means that federal or state aid is the first source of funding, and then a scholarship is used to cover the remainder. The challenge for adult learners is that these programs sometimes have eligibility requirements that are hard for them to meet. At Shasta College, for example, the California College Promise Grant is available at all community colleges, but not every adult learner qualifies. To help support more returning adult learners, Shasta used a mix of private and public funds for the Shasta College Promise Program to help fill some of the gaps.

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

Assistance With Living or Other Expenses

Some of the interviewed students made note of the ways in which their colleges were helping to cover other expenses. Some mentioned things related to their studies, like professional clothing for interviews, laptops, calculators, printer ink, and pens. But others mentioned help with living and other expenses, such as gas cards, help with electric bills, food banks, mental health counseling, and child care. More and more, institutions recognize that this kind of assistance is critical. The Hope Center for College, Community, and Justice has led the way in building awareness around addressing basic needs of college students, with their research finding that three in five college students do not have enough to eat or a stable place to live. Black, Native, and Indigenous students; parenting students, LGBTQ+ students, and other groups that have been systematically marginalized have even higher rates of need (Hope Center for College, Community, and Justice, 2023).



Liza's story. Liza, now aged 33, initially went to college on an athletic scholarship, majoring in psychology. After she was sexually assaulted in her junior year, she dropped out. She got a dental assisting certificate, got a job, and had two kids. She was working in a dental clinic when the COVID-19 pandemic hit. When her job was furloughed, she decided to go back to school and chose an accelerated program for adults. She started out with just six credit hours to ease into learning, eventually working her way up to a 12-hour course load — all while having sole responsibility for her kids and working part time. The tricky part is that she also receives child care benefits through the state, and she needs to maintain a certain amount of work hours to get that benefit. But if she works more than 25 hours, she'll make too much to qualify for the daycare benefits. "And then I'm responsible for like \$200 a week for child care. And I can't manage that. ... I'm like, 'How am I going to find an extra \$1,000?'" Liza's college does have daycare, but it has a long waitlist. She says, "I think the last time that I might have checked was maybe a year ago, and they were like, 'Yeah, it's gonna be at least a year before we can put you on the waitlist.'"

Online or Accelerated Course Modalities

Institutional support that helps with cost and time savings can also come in the form of course modalities. Accelerated programs can be very challenging for adult learners because they demand a lot from students in a short amount of time — and time, as noted earlier, can be a precious commodity for a working adult learner. But as Bryan observed, "If you can complete [your general education requirements] in 13 months, I mean, right there that saves you another year's worth of education." But even courses at a more traditional academic pace can help save time and money if they are offered online. Michael shared, "I'm an established professional, and the fact that I don't have to drive into class, and I can do this all remotely, that saves me time and money. I don't have to pay for parking or extra gas to drive to campus. ... If I had to go into a class on a daily basis or, or physically be there, I'm not sure that I would have been able to accomplish this or get this done. Online saves money in transportation and time off of work."

"Students cannot be expected to focus on working toward a degree or credential if they are worried about where their next meal will come from, if they can afford rent or essential utilities, or whether they have access to child care."

Hope Center for College Community and Justice, 2023.

Recommendations for Institutional Practice

Our findings revealed that students have different experiences when seeking help from their institutions on financial matters. Those who were the most confident in their ability to pay for their education were the ones who received the most comprehensive financial aid advice. Additionally, some interview participants described how much they valued specific institutional support and resources (such as child care and free textbooks) or even flexible program models that contributed to affordability. These findings suggest several strategies that postsecondary institutions should consider to promote greater affordability for adult learners.

Revisit Current Institutional Policies and Practices

- **Reduce or eliminate excess student fees.** Eliminate special reenrollment fees for students who may have had to take a break for various reasons, including for when “life gets in the way.” Waive campus activity fees for those who will not make use of those activities or services.
- **Remove transcript holds for former students based on small amounts owed.** Sometimes students still owe small balances when they leave an institution. A problem arises when the student reengages with education but finds that a small parking fee from years earlier has resulted in a hold placed on their transcript. The U.S. Department of Education and the Consumer Financial Protection Bureau have identified transcript withholding as a “possibly unfair debt collection practice.” Institutions wanting to support adult learners should not use previous debt as a reason to deny access to academic records.
- **Make sure financial aid award letters are clear.** Provide financial aid award letters that clearly describe each form of possible aid, any repayment terms, and any specific steps the student needs to take to access those resources. These letters and other communication (such as FAQs, websites, and chatbots) should be free of jargon and understandable to first-generation college students. This information helps students make more informed choices between institutions when comparing options (Heckstall, 2020).
- **Offer adult learner-focused scholarships.** When institutions have the ability to help shape eligibility criteria (or to influence key donors), make more scholarships available for part-time students and returning adult learners, especially those who no longer qualify for federal financial aid. Ensure that adult learners can conveniently locate and understand scholarships for which they may be eligible.
- **Provide flexible payment plans.** Some learners may not have money at the start of a term but may have the ability to pay at a different time during a calendar year. Provide payment options that are aligned with how learners are able to manage their other expenses.
- **Provide deferred billing for students using employer TAPs.** Employer TAPs are often reimbursement models that require students to pay upfront and out of pocket. Deferring payment until a few weeks after the term ends can help more working adults take advantage of this important funding option.
- **Revisit your institution's Satisfactory Academic Progress (SAP) rules.** Ensure that your institutions' rules determining SAP are not adding additional penalties for returning adult learners and working learners beyond what is already a challenge through the federal SAP rules.

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

“I spent last spring applying for outside scholarships. I stopped counting around like 81 or something like that. It was harder than school itself, honestly, doing all that.”

Annie, 33

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

- **Develop early warning systems.** Early warning systems can flag possible course drops before key deadlines so that financial aid advisors can counsel students about the financial implications and their options.

Expand Opportunities To Lower Costs or Reduce Time to Degree

- **Provide other ways to improve affordability through flexible or innovative program design.** Lower-cost course models and flexible learning options can help adult learners save time and money in terms of commuting and child care costs. Establish partnerships with employers to develop short-term credentials that meet market needs and count toward associate and bachelor's degrees (i.e., have "stackability"). These partnerships can also help create learn-and-earn models such as apprenticeships in which students access well-paying jobs more quickly as they continue to progress toward valued credentials.
- **Find ways to lower or remove fees related to credit for prior learning (CPL).** Previous research has found that adult learners may opt to forego CPL opportunities because of the associated fees, even though earning CPL credit can save a lot of time and money over the course of the entire degree (Klein-Collins et al., 2021). Policy changes are needed to address this gap (see "Needed Policy Changes to Support Postsecondary Affordability for Adult Learners," below). In the meantime, institutions can work to identify fee waivers, scholarships, or other supports to help more students take advantage of these opportunities. Some institutions may find it advantageous to both the institution and students to provide CPL free of charge.
- **Broaden availability of free textbooks and/or open educational resources (OER).** Resources such as these offered substantial savings to survey respondents as well as some of the students we interviewed. Those who did not have access to free textbooks or OER described relying on PDFs provided by their instructors or purchasing older editions of textbooks. One student stated that textbook costs directly influenced her course enrollment decisions.

Strengthen Advising Practices in Core Areas

- **Meet adult learners' financial aid advising needs.** Track wait times and response rates for your financial aid office, and increase staffing if needed. Provide options for students to meet with an advisor online, after hours, or on weekends. In addition, create self-guiding tools online and in print that help familiarize adult learners with financial aid issues that they may encounter, such as Satisfactory Academic Progress and lifetime caps.
- **Train financial aid advisors and provide job aids to guide conversations with adult learners.** Train financial aid advisors to engage with adult learners about their full employment and academic history to determine their potential for credit for prior learning, previous uses of Title IV funding, remaining eligibility, the trade-offs of full-time versus part-time enrollment, and whether they have other options, such as TAPs.

"She was more like a life coach than just a student advisor."

Christy, 67

HOW THEY PAY

The Voices of Adult Learners
on College Affordability,
and How Institutions
Are Responding

cael.org

Boost Outreach Activities and Communications

- **Proactively reach out to adult learners to meet with financial aid advisors.** Conduct targeted outreach to new adult learners, particularly those with previous college enrollments, and provide incentives for them to have an initial conversation with a financial aid advisor. Knowing that adult learners may be reluctant to engage with financial aid advisors based on their previous experiences or knowledge, this kind of focused outreach will help ensure that students are aware of the full range of funding options available to them. Schedule nudging emails or texts about meeting with financial aid advisors to be timed with important stages: during the inquiry stage, at enrollment, leading up to withdrawal dates, and yearly check-ins.
- **Provide more information on your website about opportunities for tuition discounts, grants, and scholarships.** If your sticker price is not your actual price, let students know. Provide better information for prospective adult learners on non-loan ways that tuition and fees might be covered so they do not just see the sticker price and think they cannot afford it.

Find Ways To Help With Other Living Expenses

- **Provide emergency aid and other support for non-instructional expenses.** There is strong evidence that establishing a source of funds that institutions can use to meet emergency/ unexpected student financial needs can be critical for helping students stay in schools (Goldrick-Rab et al., 2021; Sloane, 2022). Having resources that can help students cover expenses associated with the ends of their programs, such as personal protective equipment or licensing exams, may also be beneficial.
- **Explore later hours for campus food banks and related services as a way to better accommodate working adults' needs.** Some students described being unable to use campus resources due to limited hours of operation. While campus food banks typically do not track individual users, it would be useful to conduct a survey targeted at adult learners and commuters to gauge interest in the resource.

The Voices of Adult Learners
on College Affordability,
and How Institutions
Are Responding

cael.org

Needed Policy Changes to Support Postsecondary Affordability for Adult Learners

Institutional efforts are a good start, but real impact can be achieved through changes in public policies at both the federal and state levels. Pell Grants could be improved immensely to better support working adult learners. In addition, states and the federal government could be doing more — both independently and together — to ease the financial burden on individuals hoping to improve their skills and knowledge to meet the needs of our modern economy. Finally, public policies could do more to incentivize employer investments in skill development and credential attainment.

Pell Grant Improvements for Adult Learner Affordability⁵

The Pell Grant is such an important funding source for lower-income students of all ages because it does not need to be paid back. However, the value of the Pell Grant has not kept up with the tuition increases of the last several decades, and it does not account for the lives and circumstances of working adults wanting to acquire new skills and credentials. Among many changes that have been proposed, the following are key:

- **Increase the value of the Pell Grant.** Increase the value of the Pell Grant so that, at a minimum, it covers 100% of the cost of attending community college. Higher Learning Advocates (2022) has proposed that the Pell Grant value be doubled and then indexed to inflation every year “to restore its historical value and ensure that it continues to level the playing field for low-income students.”
- **Extend Pell Grants to cover short-term training programs with evidence of strong employment outcomes.** Currently, Pell Grants can only be used to cover postsecondary education programs that are at least 15 weeks in length. This limits the kind of upskilling that lower-income workers have access to, even though there are some short-term education and training programs that do lead to high-demand and well-paying occupations. This kind of policy could be structured in a way to exclude programs that do not lead to high quality jobs.
- **Provide a second chance for adult learners in regulations for Satisfactory Academic Progress (SAP).** Returning adult students — those with some college but no degree — recognize that they are different students today than they were right out of high school. Federal SAP regulations should allow for adult learners to start fresh, without their previous academic records to haunt their ability to finance their current efforts.
- **Establish additional ways for adult learners to appeal SAP-related loss of awards.** Adult learners sometimes need to stop out unexpectedly when “life gets in the way.” SAP regulations should recognize that sometimes extenuating circumstances are outside of a learner’s control, such as child care needs, illness (self or family member), employer demands, job loss, or other life challenges.

⁵ For more detailed descriptions of these Pell Grant related proposals, see Higher Learning Advocate’s *Strengthening Higher Education for Today’s Students: A toolkit for the 118th Congress, 2022*.

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

- **Provide a second chance reset of lifetime limits for select adult learners.** Returning adult learners with some college but no degree may have already exhausted their lifetime Pell Grants during their previous attempts at a college credential. Recognizing that many adults are likely in a different stage in life that brings a greater focus to learning opportunities, provide opportunities for them to start fresh in terms of lifetime grant limits. Such a reset could be implemented strategically. For example, it could target those seeking to pursue credentials leading to high-demand occupations in industries that are critical to the country's economic growth.

Other Public Policies — Either State or Federal — That Can Support Greater Adult Learner Affordability

- **Expand eligible expenses under current grant and loan regulations for credit for prior learning (CPL) and competency-based education (CBE).** Currently, time- and cost-saving strategies like CPL and CBE programs are not explicitly eligible expenses for most federal financial aid programs. Making CPL and CBE programs eligible for all grants and loans — both federal and state — would help make them accessible to more adult learners.
- **Provide student loan forgiveness for special adult learner populations.** Strategic loan forgiveness could encourage those with some college but no degree to finish what they started. For example, loan forgiveness could be available to those completing credentials in high-demand occupations not eligible through the current Public Service Loan Forgiveness program.
- **Provide additional financial incentives for adults to engage with postsecondary learning.** Provide funding for short-term training that leads to credentials with market value, particularly those that are not covered under current Pell Grant rules. Provide additional tax incentives that can help adults who are having to pay out of pocket.
- **Provide more options for the concept of “free college.”** This would build on the models developed in various states that provide a “last dollar” add-on to the Pell Grant. For states not yet providing a minimum of two years of free college through this model, federal incentive funds could be used to jump-start these models in additional states.
- **Support increased utilization of Ability to Benefit.** Ability to Benefit is a national program overseen by the U.S. Department of Education that helps adult students without a high school diploma or equivalent access federal financial aid after they've demonstrated their ability to succeed in postsecondary education. States can also create their own avenues through which students can access the Pell Grant through Ability to Benefit. These state plans must be approved by the U.S. Department of Education. States should consider submitting plans to allow more residents to access financial aid, and the Department should also consider ways in which to make this process easier for states and students alike.
- **Provide additional incentives for employers to offer tuition assistance and loan repayment benefits.** Currently, employers who provide tuition assistance to their workers benefit from the tax benefits outlined in Section 127 of the tax code, but the tax benefits are capped to assistance up to \$5,250 per year, an amount that has not been increased since 1978. Current proposals seek to increase the amount to \$12,000 per year. In addition, in 2020, part of the CARES Act temporarily expanded Section 127 to allow employers to offer up to \$5,250 tax-free annually not just for current educational expenses but also for student loan repayment (Klein-Collins, 2022). Making this change permanent could offer another avenue for student debt relief for some adult learners.

The Voices of Adult Learners
on College Affordability,
and How Institutions
Are Responding

cael.org

How Can Employers Improve Their TAPs?

Employers can do more to ensure that their employees are able to take advantage of their education benefits. Some ideas include the following:

- Make sure that the benefit applies to workers at all levels of the organization.
- Improve outreach to ensure that all eligible employees know about the benefits and how to use them.
- Provide release time or flexible scheduling for employees needing to attend classes.
- Provide other kinds of support, such as coaching, study groups, or peer learning groups.
- Provide a culture that supports continuous learning.
- Recognize employees who successfully complete educational programs, ideally through promotions, salary increases, or additional responsibilities aligned with the newly acquired skills.
- Consider allowing employees to use the benefit for loan repayment as well as for current educational pursuits (as long as this continues to be an eligible use under Section 127 of the tax code).
- Allow employees to access the tuition benefit upon course enrollment, instead of requiring grades before providing reimbursement.
- Provide access to advisors who can help employees make decisions about what to study, where to enroll, and what other funding sources might be available to them.
- Regularly evaluate the TAP program to assess its effectiveness and identify areas for improvement.

Policies That Address Needs Beyond Tuition and Fees

- **Increase support for earn-and-learn options like apprenticeships.** These programs pay participants a living wage while they learn new skills at a worksite. This makes it easier for participants to be able to dedicate time toward upskilling.
- **Support a system of navigators to help adults understand learning and financing options.** Adult learners often make decisions about where to go to school and what to study without a full picture of available options. They need help in determining what to study, where to study, and how to maximize funding that could be available to them. They may also need help navigating the broader set of wraparound support available to them through public benefits. Oregon recently passed legislation to support such navigators (Powell, 2021).
- **Provide additional wraparound supports for adult learners.** Our findings show that adults are more likely to have their learning interrupted by nonacademic reasons — by life “getting in the way.” This is why the emergency funds that were made available during COVID-19 were so important for helping students succeed (Goldrick-Rab et al., 2021). Policy leaders should again provide resources that help students address emergency financial issues, as well as support for ongoing child care and transportation needs.⁶

⁶ For additional details on current federal policy proposals, see Higher Learning Advocates’ *Letter to Subcommittee on Labor, Health and Human Services, and Education on Fiscal Year 2024 appropriations process*.

The Voices of Adult Learners
on College Affordability,
and How Institutions
Are Responding

cael.org

Conclusion

Most adult learners are piecing together funding from a lot of different sources while navigating complicated rules and often taking on considerable personal debt. Previous research has shown that affordability issues are top of mind for adult learners. This report found that stress related to personal finances can be disruptive to learning, and that money is one of the main drivers of adult learners opting to take a break at some point during their studies.

Institutional practices can make a difference for adult learners, but there is no universal playbook that institutions follow, leaving adult learners with a wide range of experiences. Brent, for example, has had a good experience. He receives employer tuition assistance, his institution allows for deferred payment, he earned 28 credits for what he learned from his prior work experience, and his classes are online. As a result, Brent has no student loan debt and can progress through his degree at a pace and in a modality that works for him and his family. Yvonne, on the other hand, described a less positive experience. She is currently on a college completion program, having stopped several times over the past decade. Yvonne received very little financial aid advice and said that she initially did not understand the difference between grants and loans. She also had not heard of credit for prior learning, even though her background as a medical support personnel may have made her a good candidate to explore this opportunity to earn credits.

Institutions can take a more proactive role in helping adult learners navigate financial aid and promoting affordability strategies, but they cannot solve many of the bigger systemic issues. Policy leaders need to take on the affordability challenge by addressing the regulatory barriers and decades-long disinvestment that have placed such an outsized financial burden on adult learners, working adults, part-time learners, and learners with low income.

Adults tell us through their words and actions that they are willing to make enormous sacrifices of their time and energy to pursue education, but money matters. To ensure their postsecondary success, greater affordability is key.

ACKNOWLEDGMENTS

CAEL gratefully acknowledges the support received from Strada Education Foundation and the Truist Foundation in funding this research study and from the following reviewers of this report: Matt Bergman, associate professor, organizational leadership and learning, University of Louisville; Barry Darnell, CAEL senior director of higher education initiatives; Charles Framularo, Strada Education Foundation vice president, research; Sara Leiste, director, student-directed learning, Metropolitan State University; Jeannie McCarron, CAEL vice president, member engagement; and Gloria Mwase, CAEL senior vice president, research, impact, innovation, and learning. Additionally, we thank Strada's Charles Framularo for early support with the survey and Hanover Research for administering the survey and providing the initial high-level analysis of key findings.

We also extend our thanks to representatives from the following institutions who assisted in student recruitment: Benedict College, Metropolitan State University, National Louis University, Northeast Wisconsin Technical College, Southwestern Indian Polytechnic Institute, SUNY Empire State, Tennessee State University, and the University of Wisconsin-Parkside. Thank you to representatives from the following institutions who assisted with both student recruitment and personnel interviews: Atlanta Metropolitan College, Florida International University, the University of Louisville, the University of Memphis, the Pennsylvania State University, and Shasta College.

Finally, we gratefully acknowledge the 996 adult learner respondents who participated in the survey and the 47 adult learners who participated in our interviews. We wish them every success in their future academic and professional endeavors.

References

- Akers, B. (2020). *A new approach for curbing college tuition inflation*. Manhattan Institute. <https://manhattan.institute/article/a-new-approach-for-curbing-college-tuition-inflation#notes>
- Bean, J. P., & Metzner, B. S. (1985). A conceptual model of nontraditional undergraduate student attrition. *Review of Educational Research*, 55(4), 485–540. <https://doi.org/10.3102/00346543055004485>
- Causey, J., Gardner, A., Pevitz, A., Ryu, M., & Shapiro, D. (2023). *Some college, no credential student outcomes, annual progress report — academic year 2021/22*. National Student Clearinghouse Research Center. <https://nscresearchcenter.org/wp-content/uploads/SCNCReport2023.pdf>
- Causey, J., Lee, S., Ryu, M., Scheetz, A., & Shapiro, D. (2022). *Completing college: National and state report with longitudinal data dashboard on six- and eight-year completion rates*. (Signature Report 21), Herndon, VA: National Student Clearinghouse Research Center. https://nscresearchcenter.org/wp-content/uploads/Completions_Report_2022.pdf
- Clinefelter, D., Aslanian, C., & Magda, A. (2019). *Online college students 2019: Comprehensive data on demands and preferences*. Louisville, KY: Wiley edu, LLC.
- Darnell, B. (2022). “It’s a little stressful when I think of it ...”Results of a national survey and interviews with never-enrolled adults on the factors that drive them to consider postsecondary education and the barriers to enrollment. CAEL. <https://www.cael.org/allies-framework-research-downloads>
- Dougherty, B. C., & Woodland, R. (2009). Understanding sources of financial support for adult learners. *The Journal of Continuing Higher Education*, 57(3), 181–186. <https://doi.org/10.1080/07377360903250445>
- Duke-Benfield, A. E., & Davis, R., Jr. (2023). *Satisfactory academic progress: Making financial aid work for today’s students*. Higher Learning Advocates. <https://higherlearningadvocates.org/wp-content/uploads/satisfactory-academic-progress-making-financial-aid-work-for-todays-students.pdf>
- EAB. (2019). *Understanding the shifting adult learner mindset*. Washington, D.C.: EAB. <https://pages.eab.com/rs/732-GKV-655/images/Understanding%20the%20Shifting%20Adult%20Learner%20Mindset.pdf>
- Finch, W. (2022). *The four stages of building an effective and inclusive CPL program: And why building internal buy-in is stage 1*. CAEL. https://www.cael.org/hubfs/2022-CPL-PLA/CPL_WhitePaper.pdf
- Goldrick-Rab, S. (2016). *Paying the price: College costs, financial aid, and the betrayal of the American dream*. The University of Chicago Press.
- Goldrick-Rab, S., Hacker, N. L., Kienzl, G., Price, D. V., & Curtis, D. (2021). *When care isn’t enough: Scaling emergency aid during the pandemic*. The Hope Center for College, Community, and Justice. https://hope.temple.edu/sites/hope/files/media/document/EA_10_26_2021_RA_final.pdf
- Hagelskamp, C., Schleifer, D., & DiStasi, C. (2013). *Is college worth it for me? How adults without degrees think about going (back) to school*. Washington, D.C.: Public Agenda. <https://kresge.org/sites/default/files/Is-College-Worth-It-For-Me-Public-Agenda-2013.pdf>
- Heckstall, I. (2020). *Policies impacting today’s part-time students: Boosting college access and completion for all*. Higher Learning Advocates. https://higherlearningadvocates.org/wp-content/uploads/Part-time-students-paper_Final.pdf
- Higher Learning Advocates. (2022). *Strengthening higher education for today’s students: A toolkit for the 118th Congress*. <https://higherlearningadvocates.org/resource/higher-education-policy-toolkit/>
- Higher Learning Advocates. (2023, April 9). *Higher Learning Advocates asks for FY 2024 investments in child care, higher ed, campus mental health programs*. <https://higherlearningadvocates.org/higher-learning-advocates-asks-for-fy-2024-investments-in-child-care-higher-ed-campus-mental-health-programs/>
- Hope Center for College, Community, and Justice. (2023, April 3). *The Hope Center’s 2023 federal policy priorities*. <https://hope.temple.edu/policy-advocacy/hope-centers-2023-federal-policy-priorities>
- InStride. (2022). *Why employees want more than tuition assistance: Trends, insights and statistics from InStride’s latest employee survey of Fortune 500 companies*. <https://get.instride.com/rs/988-ADG-844/images/ebook-what-employees-think-about-traditional-education-programs.pdf>
- Klein-Collins, B. (2022, January 28). *COVID and the great disappearing student loan*. CAEL. <https://www.cael.org/news-and-resources/covid-and-the-great-disappearing-student-loan>
- Klein-Collins, R., Bransberger, P., & Lane, P. (2021). *Equity paradoxes in The PLA boost: Opportunity unrealized for some students despite the potential for improved credit completion*. CAEL and Western Interstate Commission for Higher Education. <https://www.cael.org/hubfs/Equity%20Paradoxes%20Research%20Report%20CAEL%20WICHE%20October%202021.pdf>
- Klein-Collins, R., Taylor, J., Bishop, C., Bransberger, P., Lane, P., & Leibrandt, S. (2020). *The PLA boost: Results from a 72-institution targeted study of prior learning assessment and adult student outcomes*. CAEL and Western Interstate Commission for Higher Education. <https://www.cael.org/news-and-resources/new-research-from-cael-and-wiche-on-prior-learning-assessment-and-adult-student-outcomes>

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

[cael.org](https://www.cael.org)

HOW THEY PAY

The Voices of Adult Learners
on College Affordability,
and How Institutions
Are Responding

cael.org

- Military OneSource. (2020, April 8). *How to use the Military Tuition Assistance Program*. <https://www.militaryonesource.mil/education-employment/for-service-members/how-to-use-the-military-tuition-assistance-program/>
- Mitchell, M., Leachman, M., & Saenz, M. (2019, October 24). *State higher education funding cuts have pushed costs to students, worsened inequality*. Center on Budget and Policy Priorities. <https://www.cbpp.org/research/state-budget-and-tax/state-higher-education-funding-cuts-have-pushed-costs-to-students>
- Nadworny, E., & Lombardo, C. (2019, July 18). "I'm drowning": Those hit hardest by student loan debt never finished college. NPR. <https://www.npr.org/2019/07/18/739451168/i-m-drowning-those-hit-hardest-by-student-loan-debt-never-finished-college>
- National Association of College Stores. (2022, August 24). *NACS student watch report: Course materials spending dropped*. <https://www.nacs.org/nacs-student-watch-report-course-materials-spending-dropped>
- National Center for Education Statistics. (2023a). *Aid package with Pell Grants*. NPSAS:2018-Administrative Collection, Undergraduate Students. [Computation by NCES PowerStats]. <https://nces.ed.gov/datalab/>
- National Center for Education Statistics. (2023b). *Cumulative direct subsidized and unsubsidized loans for undergrad*. NPSAS:2018-Administrative Collection, Undergraduate Students. [Computation by NCES PowerStats]. <https://nces.ed.gov/datalab/>
- National Student Clearinghouse Research Center. (2019, July 10). *Persistence & retention — 2019*. <https://nscresearchcenter.org/snapshotreport35-first-year-persistence-and-retention/>
- Powell, M. (2021, June 23). Oregon bill funds "benefits navigators" at public universities, colleges. OPB. <https://www.opb.org/article/2021/06/23/oregon-bill-funds-benefits-navigators-at-public-universities/>
- SHEEO. (2023, February 2). *Annual grapevine compilation shows initial 6.6% increase in state support for higher education*. <https://sheeo.org/grapevine-fy-2023/>
- SHRM. (2020). *2020 employee benefits*. https://shrm-res.cloudinary.com/image/upload/v1630503564/2020%20Employee%20Benefits/Benefits_Full_Report_FINAL_1.pdf
- Sloane, P. (2022, November 28). *Study shows small emergency grants can help college students stay in school*. The 74. <https://www.the74million.org/article/study-shows-small-emergency-grants-can-help-college-students-stay-in-school/>
- Stamats. (2017). *Adult students talk 2017 executive summary*. <https://www.stamats.com/white-papers/adult-studentstalk-2017-executive-summary/>
- Strada Education Network, Lumina Foundation, Gallup Research. (2019). *Some college and no degree: How individuals who attend and don't graduate feel about education*. <https://stradaeducation.org/report/some-college-and-no-degree/>
- Taylor, Z., & Bicak, I. (2019). What is the FAFSA? An adult learner knowledge survey of student financial aid jargon. *Journal of Adult and Continuing Education*, 25(1), 94–112. <https://doi.org/10.1177/1477971418824607>
- TICAS. (2020, May). *How to secure and strengthen Pell Grants to increase college access and success*. <https://ticas.org/wp-content/uploads/2020/06/How-to-Secure-and-Strengthen-Pell-Grants-to-Increase-College-Access-and-Success.pdf>
- U.S. Department of Veterans Affairs. (2023, March 9). *Post-9/11 GI Bill (Chapter 33)*. <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/>

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

APPENDIX: METHODOLOGY

This study uses a mixed methods design, consisting of a national survey of 996 undergraduate adult learners administered online in fall 2022 by Hanover Research and semi-structured in-depth interviews with 47 adult learners from 14 institutions between December 2022 and March 2023. For the survey, the criteria for inclusion were adult learners aged 25 or older at time of enrollment on their current or recently completed undergraduate program of study who were not international students (due to the questions on federal financial aid). Interview participants had similar inclusion criteria. Interviews with six college personnel with expertise in adult learner financing issues were conducted in spring 2023.

Both the survey instrument and the student interview protocol included parallel lines of questioning related to sources of finance, guidance by advisors, institutional support, and perspectives on financial well-being and the overall value of education. The quantitative and qualitative data were analyzed separately, and the integrated results are presented in the report narrative.

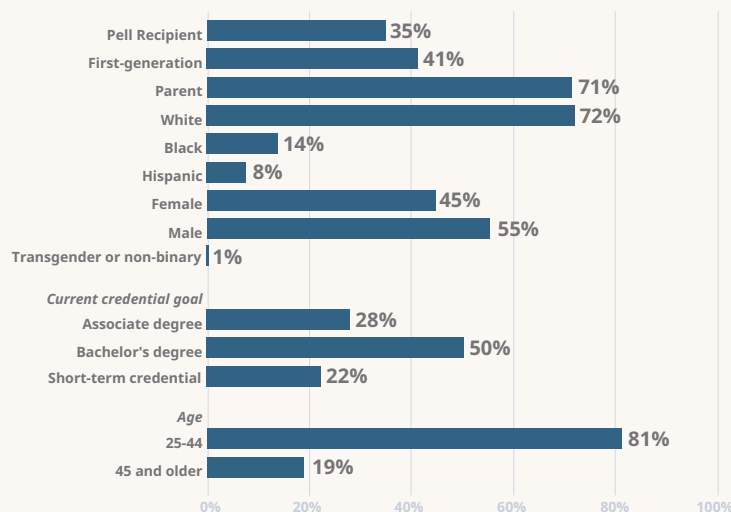
National Survey: Respondents and Analysis

The national survey was administered online in fall 2022 by Hanover Research. Respondents were recruited via a panel. Inclusion criteria were:

- U.S. adults aged 25-64 at time of matriculation at their current/latest postsecondary institution.
- Currently enrolled in a bachelor's degree or lower, or had completed a bachelor's degree or other undergraduate credential in the last 12 months.

FIGURE A-1

Characteristics of adult learner survey sample



After data cleaning and quality control, a total of 996 respondents were included in the analysis. Of these, 35% were Pell Grant recipients, 41% were first-generation college students, 45% identified as female, 14% identified as Black, and 8% identified as Hispanic. Half were pursuing a bachelor's degree (50%), 28% an associate degree, and 22% a short-term credential (Figure A-1).

Additional notes on the sample:

- Males were overrepresented in the sample (55%), compared to males in the overall adult learner population (39%; fall 2019 National Center for Education Statistics [NCES] undergraduate enrollment).
- The proportion of Pell Grant recipients in the sample (30% of male respondents and 44% of female respondents) was lower than the population estimate (40% of males and 52% of females; National Center for Education Statistics, 2023).
- The overrepresentation of men in our sample is particularly important to keep in mind given the following gender differences in income and access to specific funding sources:
 - A higher proportion of men in our sample used veteran education benefits (15%) compared with women in the sample (7%).
 - A higher proportion of men in our sample used employer tuition assistance benefits (29%) compared with women in the sample (17%).
 - Women in our sample were more likely to be in the lower income band: 42% of females earned less than \$50,000, compared with 22% of males.

Because of the various ways that the sample was not representative of the general adult learner population (particularly the differences between the male and female populations), the analysis focused on disaggregated data to present the responses of individual subpopulations wherever relevant and possible.

Also noteworthy is that our analysis is relying on self-reported data from the survey respondents on financial information such as funding sources (whether an individual received Pell Grants, federal loans, employer tuition reimbursement, veterans benefits, or were self-funded); the proportion of their expenses that were attributed to these sources; and current outstanding loan balances. We acknowledge that this self-reported data may introduce bias into the data that limits our ability to generalize our findings to the overall population of adult learners.

HOW THEY PAY

The Voices of Adult Learners on College Affordability, and How Institutions Are Responding

cael.org

Interview Participants: Data Collection and Analysis

In Fall 2022, the research team developed a list of member institutions to contact for potential inclusion in the study, with the goal of interviewing 40-60 adult learners from a wide variety of institutions. In all, students from 14 institutions in 14 states participated in the study. A majority of the participants attended public four-year institutions (Table A-1). The participants represented a range of races/ethnicities and ages, 57% had dependent children, and a majority were women (62%; Table A-2).

Table A-1. Home institutions for the 47 adult learner interview participants

Type of institution	Number of interview participants
Community College	6
Technical College	3
Tribal College	2
HBCUs (two- and four-year)	5
Public 4-year	29
Private, Nonprofit 4-year	2

Table A-2. Key demographic details of the 47 adult learner interview participants

<i>Race/Ethnicity</i>	
Black	34%
Hispanic (of any race)	11%
White	45%
American Indian or Alaska Native	9%
Asian	4%
Two or more races	9%
<i>Gender</i>	
Female	62%
Male	38%
<i>Age</i>	
Under 30	17%
30-39	32%
40-49	34%
50 and older	17%
Has dependent children	57%

CAEL contacts at the institutions assisted in recruitment of participants via email. The criteria for inclusion were adult learners aged 25 or older at time of matriculation; currently enrolled in a bachelor's degree, associate degree, sub-baccalaureate certificate or non-degree program, in any field of study; and not an international student (due to the line of questioning related to federal financial aid). Students were asked to participate in a 45-minute to one-hour interview with CAEL researchers and in return receive a \$100 Visa gift card. Interviews were audio recorded on Zoom, transcribed, and de-identified, and each participant was assigned a pseudonym. After the first several interviews had been conducted, two transcripts were selected for the research team members to code independently in NVivo. After this exercise, the codes were refined, and a common coding scheme was developed for the remaining transcripts, from which the study themes were developed. These themes were integrated with the survey results and presented in the findings section of the report. In addition to students, the research team interviewed representatives with expertise in financial aid from six institutions.



About The Council for Adult and Experiential Learning (CAEL): Recognizing that adult learners are the backbone of the U.S. economy, CAEL helps forge a clear, viable connection between education and career success, providing solutions that promote sustainable and equitable economic growth. CAEL opens doors to opportunity in collaboration with workforce and economic developers; postsecondary educators; employers and industry groups; and foundations and other mission-aligned organizations. By engaging with these stakeholders, we foster a culture of innovative, lifelong learning that helps individuals and their communities thrive. A membership organization established in 1974, CAEL is Diversity, Equity, and Inclusion Workplace™ certified and is a part of Strada Collaborative, a mission-driven nonprofit. Learn more at cael.org and stradacollaborative.org.