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HEI HIGHER ED INSIGHT

PERSEVERING TO COMPLETION:
Understanding the Experiences of Adults Who Successfully Returned to College

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January 2022

Executive Summary

In recent years, both policymakers and practitioners working to increase postsecondary attainment rates in the United States have shifted their focus from college access to college success. At the same time, they have recognized that the prevalence of 36 million adults with some college education but no postsecondary credential is an important consequence of the many challenges facing American college students.

Adults with some college but no credential face a range of barriers to both re-enrolling in college and completing a credential if they re-enroll. Those who have made several attempts to attend college may be burdened by student loans and other educational debt but cannot reap the social and economic benefits associated with earning a postsecondary credential. Given this reality, policymakers and postsecondary institutions must identify effective ways to support these individuals if and when they do try to return to college.

This study offers a unique opportunity to better understand the experiences of adults who stopped out of college, re-enrolled, and either successfully completed a credential or seemed likely to do so. Based on a new survey of these successful returning students, the study investigates the challenges and supports they view as important to their ability to remain enrolled and attain a postsecondary credential, with the goal of identifying factors that facilitated their success.

KEY FINDINGS

Nearly three-quarters of the returning adults surveyed had completed a postsecondary credential, illustrating that these students can persevere to completion given sufficient time and support.

As detailed in the report that follows, key findings include:

- **Most returning adult students can persevere to completion, if given sufficient time and support.** Nearly three-quarters of the returning adults surveyed had completed a postsecondary credential, and most who hadn't still planned to do so.
- **Completers usually meet or exceed the goals they set.** Completers tended to earn a credential that was at least at the level they sought when they re-enrolled and often higher. Many survey respondents completed multiple credentials.
- **Adult returners re-enroll for both personal and job-related reasons.** Students most often cited achieving a personal goal, finishing what they started, and getting a better job as their motivations.
- **Financial issues are crucial to returners.** Most adults who re-enrolled indicated that they had received some form of financial support, but they still faced significant financial challenges, particularly the accumulation of student debt.
- **Postsecondary institutions can make a difference to adult re-enrollment.** Students viewed institutional supports as very helpful to re-enrolling, particularly assistance from admissions staff, acceptance of transfer credit, information about degree programs, and a rolling admissions process.

- **Institutional practices that meet the unique scheduling needs of adult returners contribute to their success.** Students identified logistical factors—particularly those related to balancing school with other responsibilities—as among the most important factors that helped them complete a credential. Key supports related to the timing and delivery of courses included the availability of online and/or hybrid courses, classes that were offered frequently, and convenient class times.
- **Clear academic pathways and policies help yield success.** Adult returners confirmed the importance of academic supports to continued enrollment, especially those that helped them stay on track such as degree maps and credit for prior learning.
- **Returners' personal lives and circumstances provide motivation and support.** Adult students who re-enrolled indicated that they had broad-based support from family, friends, employers, and others. They often mentioned internal factors such as personal determination and drive to achieve a goal as key motivators.
- **Active military and veteran students, students pursuing graduate credentials, and other adult student populations may need distinct supports.** Military and veteran students, for example, were particularly likely to value credit for prior experience, while students seeking advanced degrees more often mentioned academic supports such as projects related to career goals as particularly important.

The personal factors mentioned as most important were internal factors such as personal determination and drive to achieve a goal.

These findings bring to life some of the overall perceptions of adult students when returning to college, but the existence of challenges and supports is often experienced differently by students from across institutional and demographic groups. Delving into the lived experiences of Black, Latinx, and Native American learners, for example, reveals that while there are common personal, academic, and logistical factors that serve as facilitators or barriers to re-enrollment and completion, what these phenomena look like and how they are perceived is quite different for each population. Therefore a one-size-fits-all approach to supporting postsecondary degree attainment among racially minoritized learners and other historically marginalized groups is problematic and prohibitive.

IMPLICATIONS FOR POLICY AND PRACTICE

The study's key findings reveal a range of implications for both policy and practice, across more immediate and longer-term horizons.

Postsecondary institutions are particularly well-placed to adopt policies and practices valued by returning adult students that provide flexibility, affordability, clarity, and accessibility. These include affordable degree programs, rolling admissions, clarity about what is required for degree programs, and opportunities to transfer credit from previous institutions and earn credit for prior learning. Institutions can also meet student needs by offering courses at accessible times and places and clear guidance on what courses to take each term. Above all, returners need knowledgeable staff and faculty members committed to their ultimate success.

Both **federal and state policymakers** can assist returning adult students around financial aid by eliminating eligibility requirements that disadvantage adult learners, such as aid for adults enrolled part time or pursuing non-credit credentials.

Employers can offer tuition assistance, ideally paying these costs up front to increase higher education accessibility to potential degree-completers who do not have the financial resources to pay for tuition, fees, and books out of pocket.

Much is known about adults with some college education but no postsecondary credential. Stakeholders now need to apply this knowledge for the well-being of returning students and society at large.

ABOUT THE SURVEY

For this study, HEI surveyed students from a cohort identified by the National Student Clearinghouse (NSC) as having stopped out and then returned to college between 2013 and the end of 2018. In 2021, HEI surveyed a subgroup of these students to ask whether they completed a credential in the interim, to learn about their reasons for returning, and to explore what happened when they re-enrolled. The survey findings help verify and expand on previous research in this area and aim to inform better policy and practice.

Introduction

The focus of policy and practice around increasing postsecondary attainment rates in the United States has shifted from college access to college success. With that shift, the prevalence of adults with some college education but no postsecondary credential has been recognized as an important consequence of the challenges facing American college students. This group is a large one. As of December 2013, the National Student Clearinghouse (NSC) identified 31 million individuals who had attended college sometime in the past 20 years but stopped out without earning a credential (Shapiro et al., 2014). By December 2018, this number had increased to 36 million (Shapiro et al., 2019).

Adults with some college but no degree have also been seen as low-hanging fruit in efforts to increase postsecondary attainment. Because they have some college experience, it has been assumed that they are likely candidates for returning to postsecondary education. However, research suggests that this assumption may not always be true. For example, the 2019 Strada-Gallup Education Consumer Survey found that adults with some college credit were no more likely to express an interest in obtaining a postsecondary credential than were other adults with no college degree (Strada Education Network and Gallup, 2019). Moreover, while adults with some college but no degree do have experience with the college-going process, they also may face barriers not applicable to first-time college students, including loan defaults, money owed to postsecondary institutions, limited financial aid eligibility, the need to acquire transcripts of past work, untransferable or expired college credits, and more (Erisman & Steele, 2015; Pelman & Watson, 2018; Sheffer et al., 2020).

Even when adults with some college credit are able to successfully return to college, they often find it challenging to complete a postsecondary credential.

Even when adults with some college credit are able to successfully return to college, they often find it challenging to complete a postsecondary credential. In fact, the National Center for Education Statistics reported that the eight-year completion rate for non-first-time students who re-enrolled part-time in 2009-10 was 43% at private non-profit universities, 32% at public universities, and 21% at community colleges (Ginder et al., 2018). As a result, adults who have made several attempts at attending college may be burdened by student loans and other educational debt but cannot reap the social and economic benefits associated with earning a college degree. Given this reality, it seems important for policymakers and postsecondary institutions to identify effective ways to support these individuals if and when they do try to return to college.

Research on this population has been limited by challenges in identifying adults who stopped out of college and then returned to successfully complete a credential. Much of the research has instead focused on anecdotal evidence, programs targeting returning students in specific states or postsecondary institutions, and adults who have stopped out of college and may at some point return. The following report by Higher Ed Insight (HEI)

is unusual in that it is based on the experiences of students who stopped out of college, re-enrolled, and either successfully completed a credential or seem likely to do so. What these returning students report about the factors that supported their ultimate success can help verify and expand on previous research in this area.

METHODOLOGY

In the 2019 report on students with some college but no degree mentioned above, NSC researchers identified a cohort of over 2 million students who had stopped out as of December 2013, re-enrolled (at the same or a different institution) after 2013, and either completed a postsecondary credential or were still enrolled as of December 2018 (Shapiro et al., 2019). The existence of this cohort of successful returning students offers an important opportunity to investigate the factors that these students see as important to their ability to attain a postsecondary credential.

For the purposes of this research project, NSC identified a set of 68 postsecondary institutions as potential participants in this study. Each of these institutions had enrolled at least 1,600 individuals from the larger cohort of successful returning students and had provided student email addresses to NSC. NSC staff members contacted the institutions regarding the project and connected those that expressed interest with researchers from HEI. Ultimately, 11 postsecondary institutions agreed to participate in the research, including four community colleges, four public or private non-profit universities, and three primarily online universities.[1]
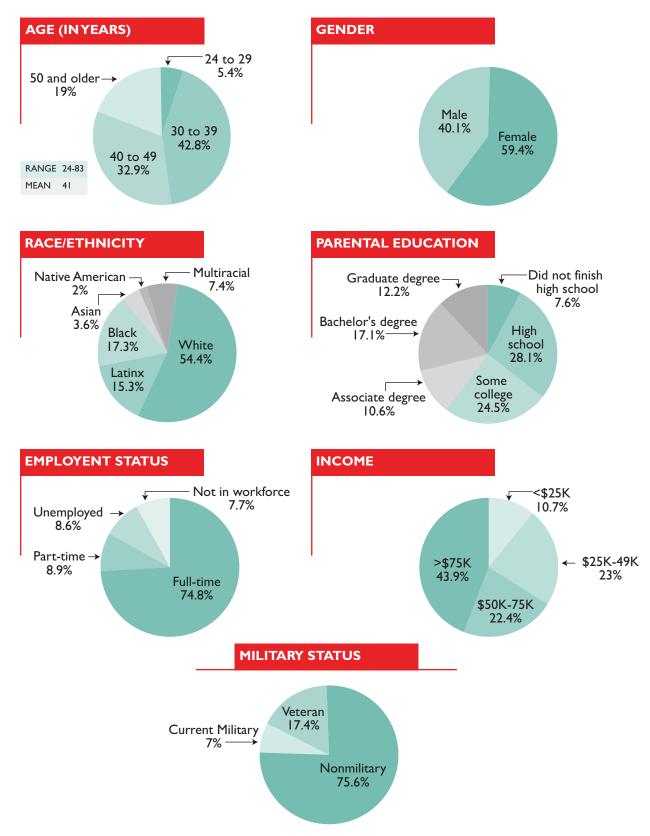
A survey administered in May and June 2021 to returning students who had enrolled at these 11 institutions yielded 1,360 usable responses, 1,084 (80%) of which were fully completed. Response rates varied significantly by institutional type, with far more responses from students enrolled in primarily online four-year universities and fewer responses from those enrolled at community colleges. However, a bias analysis indicated that these differences did not substantively change responses to most survey questions.[2] Figure 1 highlights the demographic profile of survey respondents.

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[1] Public and private non-profit universities were combined in this analysis because only one public university participated in the study. Primarily online institutions are defined by NSC as those "where more than 90% of the students enrolled exclusively in distance education" (Shapiro et al., 2019).

[2] It is important to note that because the participating institutions were not randomly selected, the findings from this study may not be generalizable to the full cohort of successful returning students identified by NSC.

FIGURE 1: SURVEY RESPONDENT DEMOGRAPHICS

AGE (IN YEARS)

24 to 29
5.4%

50 and older →
19%

30 to 39
42.8%

40 to 49
32.9%

RANGE 24-83
MEAN   41

GENDER

Male
40.1%

Female
59.4%

RACE/ETHNICITY

Native American
2%

Multiracial
7.4%

Asian
3.6%

Black
17.3%

White
54.4%

Latinx
15.3%

PARENTAL EDUCATION

Graduate degree
12.2%

Did not finish
high school
7.6%

Bachelor's degree
17.1%

High
school
28.1%

Some
college
24.5%

Associate degree
10.6%

EMPLOYENT STATUS

Not in workforce
7.7%

Unemployed →
8.6%

Part-time →
8.9%

Full-time
74.8%

INCOME

<$25K
10.7%

>$75K
43.9%

$25K-49K
23%

$50K-75K
22.4%

MILITARY STATUS

Veteran
17.4%

Current Military
7%

Nonmilitary
75.6%

SURVEY RESPONDENTS BY INSTITUTIONAL TYPE

Out of all survey respondents, 43% had re-enrolled at online four-year institutions, 32% at public or private nonprofit four-year institutions, and 25% at community colleges. These students varied significantly across a number of demographic characteristics, reflecting the different student populations at these types of postsecondary institutions.

Returning students who re-enrolled at **community colleges** were more likely than students in the four-year sectors to be from historically underserved student populations. About 21% of survey respondents who re-enrolled at community colleges had incomes at the time of the survey of less than $25,000; more than half had incomes less than $50,000. More than half of community college enrollees were people of color, including 23% Black and 21% Latinx students. About 62% of students who had re-enrolled at community colleges were employed full-time, while almost a quarter were unemployed or not in the workforce. Two-thirds of those who re-enrolled at community colleges were female, the highest proportion across sectors. In addition, those who had re-enrolled at community colleges tended to be younger than those who re-enrolled at four-year institutions, with a majority under 40 years of age.

Primarily **online four-year institutions** served a different mix of students. Slightly more than half of survey respondents who re-enrolled at these institutions had incomes of more than $75,000 at the time of the survey, and two-thirds were White. Almost 30% of returning students in this sector were either active military or veterans, and 44% were male, higher than the percentage in other sectors. Further, 82% of those who re-enrolled at primarily online institutions were employed full-time, the highest proportion across institutional sectors.

About 45% of survey respondents who re-enrolled at public or private **non-profit four-year institutions** had incomes over $75,000 at the time of the survey. Similarly, about 45% of returning students at these institutions were people of color. Individuals from this sector were slightly more likely to be Asian and Native American than in the other sectors. More than a quarter of survey respondents who re-enrolled in this sector were active military or veterans, and about 57% were over 40 years old, the highest proportion compared to other sectors.

Academic Profile

Among the individuals surveyed for this research project, 30% had completed a postsecondary credential as of December 2018. Two and a half years later, the survey found that a total of 73% of the returning students had completed a postsecondary credential. That means that, in addition to the students who had completed by 2018, 43% of the students surveyed completed a credential between December 2018 and June 2021. Moreover, of the students who had not completed a postsecondary credential by June 2021, three-quarters remained enrolled at the same or a different institution. Only 7% of all of the individuals surveyed had not completed a credential and were no longer enrolled (see Figure 2).
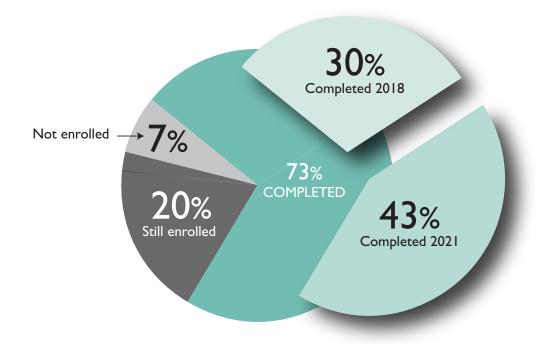
FIGURE 2: STATUS OF 2013–2018 RE-ENROLLERS, 2021

This pattern of success over time reflects research conducted on "comebackers," returning adult students served by the Graduate Network. This research found that, for many adults with some college but no degree, "a stop-out was not a sign of giving up, but rather a period of enrollment dormancy during which the comebacker was laying the groundwork or waiting for a more opportune time to resume their studies" (Sheffer et al., 2020). The authors propose thinking of adult student success in higher education as long-

term perseverance toward earning a credential, rather than year-to-year persistence in enrollment. This "perseverance" can clearly be seen in the experiences of one HEI survey respondent:

I started into college right out of high school and dropped out after only one semester. Then later on in life I entered again part-time to not only finish what I had started previously but to also prepare myself for better employment opportunities. Then finally after becoming disabled, having reinvented myself multiple times in life, I wanted to finish something I had started and never completed.

The overall proportion of completers did not vary significantly by institutional type: 68% of returning students who re-enrolled at community colleges between 2013 and 2018 completed a credential by 2021, as did 70% who re-enrolled at primarily online four-year institutions and 74% who re-enrolled at public or private non-profit four-year institutions. However, individuals who were 50 years or older at the time of the survey were more likely to have completed a credential, as were active military and veteran students. Importantly, lower income, Latinx, Native American, and multiracial survey respondents were less likely than other groups to have completed a credential by 2021 (Figure 3).

FIGURE 3: COMPLETION RATE BY DEMOGRAPHIC GROUP, 2021

RACE/ETHNICITY

ASIAN	93%
BLACK	72%
LATINX	65%
MULTI-RACIAL	63%
NATIVE AMERICAN	67%
WHITE	72%

INCOME

< $25K	56%
$25-49.9K	65%
$50-75K	71%
> $75K	77%

PARENTAL EDUCATION

HIGH SCHOOL OR LESS	75%
SOME COLLEGE	50%
ASSOCIATE DEGREE OR HIGHER	79%

AGE

24 - 29	57%
30 - 39	70%
40 - 49	70%
> 50	76%

TYPES OF CREDENTIALS EARNED

Nearly all of the survey respondents who completed a credential by 2021 earned at least a Bachelor's (59%) or Associate degree (31%), while the remaining completers earned certificates, certifications, or licensures (11%). In comparison, the 2019 NSC report found that new completers in 2018 most commonly earned Associate degrees and certificates. The survey results suggest that, with more time, it is possible for students to complete higher degrees and likely also reflect the higher percentage of four-year institutions that participated in the survey. Not surprisingly, respondents who originally re-enrolled at community colleges were more likely than those who attended four-year institutions to have completed Associate degrees or short-term credentials, but it is notable that almost 15% of these students had completed higher degrees by 2021, indicating that they most likely transferred after their initial re-enrollment.

It is also interesting to examine whether students' initial academic goals matched the credential they eventually earned (see Figure 4). More than half (56%) of survey respondents were seeking to earn a Bachelor's degree, followed by 27% who were seeking Associate degrees. The remaining students had other goals, from advanced degrees (6%) to certificates and other short-term credentials (5%), while some indicated that they originally planned to take only a few classes (6%). Regardless of their initial goal, most returning students who completed by 2021 had achieved that goal and often more. For example, among students who sought Bachelor's degrees at the time they re-enrolled, 66% had completed a Bachelor's degree and an additional 12% had earned advanced degrees by 2021. Similarly, 70% of Associate degree-seeking students had earned an Associate degree by 2021 and an additional 15% had completed at least a Bachelor's degree.

FIGURE 4: CREDENTIAL SOUGHT BY RETURNING STUDENTS AND CREDENTIAL COMPLETED, 2021

DEGREE SOUGHT	DEGREE COMPLETED			
	Certificate/certification/license	Associate degree	Bachelor's degree	Master's+
Certificate/certification/license	42%	24%	20%	15%
Associate degree	15%	70%	14%	1%
Bachelor's degree	7%	16%	66%	12%
Master's+	4%	6%	35%	55%
No credential (just taking a few classes)	20%	38%	33%	10%

It is important to note that survey respondents from different demographic backgrounds often differed in their degree goals. For example, Black, Latinx, and Native American respondents were less likely to say they had sought Bachelor's degrees when they re-enrolled; Black and Latinx returners more often sought Associate degrees, while Native American returners were more likely to seek certificates. Some of these patterns were reflected in the eventual outcomes for students who completed a credential by 2021. Whereas completion of Bachelor's degrees was somewhat similar across demographic groups, Native American survey respondents were particularly likely to have earned certificates, while Black, Latinx, and multiracial completers more often earned Associate degrees. White and Asian students were more likely to have earned advanced degrees.

RETURNING STUDENTS WHO EARNED ADVANCED DEGREES

Almost 9% of survey respondents self-identified as seeking Master's degrees or higher at the time they re-enrolled in college. In addition, 13% of respondents indicated that they had earned Master's degrees or higher by 2021.[3] Characteristics of these students include the following:

- A majority of survey respondents who completed advanced degrees by 2021 had re-enrolled at online four-year institutions (54%).
- About 68% of these individuals were aged 40 and over, 77% were employed full-time, and 71% had income more than $75,000 at the time of the survey. In addition, 63% were White, 15% Black, and 12% Latinx.

Students seeking advanced degrees have different experiences once enrolled. Financial issues appeared to be a particular issue for this group. Like other returning students, more than half of students who earned a Master's degree or higher received loans, but only 27% received grants (versus 45% of all survey respondents) and 23% received no financial aid (versus 15% of all respondents). About half of these survey respondents mentioned student loan debt to be very challenging, a percentage similar to those who earned other types of degrees, but those who earned advanced degrees were less likely to see other financial issues as very challenging, including the cost of textbooks.

Survey respondents who earned a Master's degree or higher were significantly more likely than other students to indicate that they found certain supports very helpful in completing their degrees. These included a clear map for completing the degree (89% versus 76% of all respondents); timely feedback about academic work (79% versus 66% of all respondents); academic supports such as tutoring outside of the institution in which they were enrolled (65% versus 48% of all respondents); and class projects that related to career goals (62% versus 53% of all respondents).

Survey respondents who earned a Master's degree or higher were also significantly more likely than other students to say that the degree led to a raise in pay (48% versus 32% of all respondents) as well as significantly less likely to say that the degree was of no value to them (3% versus 9% of all respondents).

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[3] Because the focus of this research was on completion of an initial postsecondary credential, the survey did not ask about advanced degrees. It is worth noting, therefore, that many respondents volunteered that they were seeking and/or had earned a Master's degree or higher.

VALUE OF THE CREDENTIAL

Adults with some college but no degree who seek to re-enroll in postsecondary education often do so because they believe, like many Americans, that earning a degree or other credential will lead to a range of economic and social benefits (Education Advisory Board, 2020; Strada Education Network & Gallup, 2018). In fact, many studies have shown some level of benefit to having a postsecondary credential, including substantially increased earnings and reduced unemployment, healthier lifestyles, greater civic engagement, and increased opportunities for children (Ma et al., 2019; Trostel, 2016). According to a 2021 report by Strada Education Network examining the experiences of college graduates after completion, most college alumni agreed that their education helped them achieve their expected outcomes, including personal growth, additional income, and career advancement. Three-quarters or more of alumni strongly agreed or agreed that their education helped with gaining the skills to be successful in work, being able to qualify for good jobs, advancing in their career, supporting self and family, and becoming the best person they can be, along with many other educational outcomes that were mentioned by a majority of alumni.

Similarly, the overwhelming majority of returning students responding to HEI's survey who had completed a postsecondary credential by 2021 believed that the credential had value in some way (see Figure 5). Across all completers, 69% responded that it made them feel good about their achievement, while around a third of respondents felt their credential led to an increase in pay, encouraged others to return to school, or helped them get a job. Taken collectively, job-related responses were marked as valuable by 60% of completers. Only 9% of completers reported that the credential was not at all valuable to them.
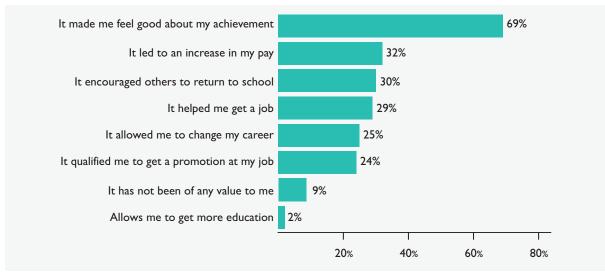
FIGURE 5: VALUE OF CREDENTIAL EARNED, 2021

It made me feel good about my achievement	69%
It led to an increase in my pay	32%
It encouraged others to return to school	30%
It helped me get a job	29%
It allowed me to change my career	25%
It qualified me to get a promotion at my job	24%
It has not been of any value to me	9%
Allows me to get more education	2%

NOTE: RESPONDENTS WERE ABLE TO CHOOSE MORE THAN ONE RESPONSE.

There were some differences among respondents in terms of how they perceived their credential to be valuable. For example, first-generation college students were more likely than others to have chosen personal achievement as valuable and also indicated that their success had encouraged others to return to school. On the other hand, completers who were active-duty military students were more likely to choose a job-related response, perhaps as they transition to a civilian career. Certificate-seeking students also appeared to prioritize the job-related benefits of their credential.

RETURNING STUDENTS WHO HAVE NOT YET COMPLETED A CREDENTIAL

As of 2021, 27% of survey respondents who re-enrolled between 2013 and 2018 had not yet completed a postsecondary credential. These individuals may have faced continuing barriers that prevented them from completing, even with the additional time, or may have changed their academic goals. Of survey respondents who did not complete by 2021, two-thirds were still enrolled at the same institution in which they originally re-enrolled; of those who had left that institution, almost a quarter had enrolled at a different postsecondary institution. In other words, taken together, three-quarters (74%) of respondents who had not completed a credential were still enrolled at some postsecondary institution. Moreover, of these students who haven't yet completed, a substantial majority (70%) were very confident that they will finish a degree or other credential in the future. These data suggest that these returners are still committed to their postsecondary degree pathway even if they have not yet achieved their goal.

There were some differences in these patterns based on institutional type. For example, non-completers who had re-enrolled at community colleges were more likely to still be enrolled at the same or another institution. Students who had re-enrolled at primarily online institutions but had not yet completed were more likely to not be enrolled anywhere, and more than half of students who were no longer enrolled had been at online colleges.

As of 2021, 27% of survey respondents who re-enrolled between 2013 and 2018 had not yet completed a postsecondary credential.

PREVIOUS ENROLLMENT

Most respondents to HEI's survey (81%) had attended a different institution before stopping out of college and re-enrolling. However, this proportion differs significantly by institutional sector. For example, 61% of those who re-enrolled at community colleges had attended a different institution, compared to 85% or more among those who re-enrolled at four-year institutions. The 2019 NSC report on the

larger cohort of students from which these survey respondents were drawn also found that returning students were most likely to re-enroll at an institution that was different from their previous one: 62% of those in this overall group re-enrolled at a different institution after stopping out (Shapiro et al., 2019).

From a sector perspective, the NSC report found that students often returned to the same institutional type. In particular, 73% of returners who last enrolled in a community college went back to the same sector when they re-enrolled. This "lateral mobility" (within sector) was also common for primarily online institutions, where 46% of students had returned to the same sector (Shapiro et al., 2019). Respondents to the HEI survey, on the other hand, displayed a different pattern.[4] While two-thirds of those who had previously attended a primarily online institution remained in the same sector, only 20% of those who had attended a community college did so, with the majority of these individuals moving into one of the four-year sectors.

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[4] This differing pattern may reflect the overrepresentation of individuals who re-enrolled at primarily online institutions in the HEI survey data.

Returning to College

There are a myriad of reasons why students stop out of postsecondary education. A number of research studies have found that the top reasons include financial challenges as well as work and family responsibilities that are hard to balance with attending college (Aslanian, 2017; Erisman & Steele, 2015; Horn & Lyle, 2019; ReUp Education & the City University of New York, 2021; Strada Education Network, Lumina Foundation, & Gallup, 2019). While it can be easy to assume that these students faced academic challenges or were unmotivated to finish their education, research has found this not to be the case (Pelman & Watson, 2018). Instead, most students were derailed by life circumstances that made it difficult for them to remain enrolled in higher education.

REASONS FOR RETURNING

Research has found that adults with some college credit but no degree have a wide range of reasons for returning to college. The top reasons tend to focus on achieving personal goals, completing something they started, and being a role model to others. Returning students also frequently mention reasons related to work or career goals (Education Advisory Board, 2020; Erisman & Steele, 2015; Horn & Lyle, 2019; ReUp Education & the City University of New York, 2021; Sheffer et al, 2020). The Education Strategy Group notes the following in its *Adult-Ready Playbook* (2021):

> Perhaps the tie that binds this diverse population of learners together most aptly is a nearly universal desire to strive for themselves and their families, whether that is through updating skill sets, increasing earning potential, starting a new career path, or setting an example for children and family members. (p. 7)

Respondents to HEI's survey mentioned a variety of reasons that encouraged them to return to school (see Figure 6). The top reason for re-enrolling was to achieve a personal goal, selected by 70% of respondents. Other common choices were to finish what they had started (56%) and to be a role model for others (34%). Although there is overlap among these options, the open-ended responses suggest that achieving a personal goal had a distinct, highly personal connotation focused on internal goals--and the student's drive and motivation to meet those goals--while finishing what they started reflected a determination to finally complete the degree after facing obstacles.

Most students were derailed by life circumstances that made it difficult for them to remain enrolled in higher education.

Another top reason was to get a better job (45%). Other options mention job- and career-related goals but had lower percentages. Collectively, job-related reasons were selected by 76% of respondents. This pattern is similar to what completers said about the value of the credential they had earned, suggesting that personal achievement was quite central to this group but also that job-related factors played an important role.
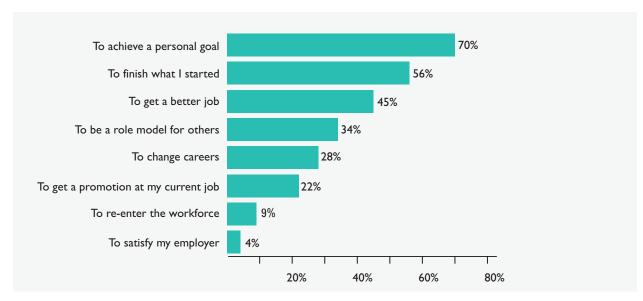
FIGURE 6: REASONS FOR RE-ENROLLING IN COLLEGE

To achieve a personal goal — 70%
To finish what I started — 56%
To get a better job — 45%
To be a role model for others — 34%
To change careers — 28%
To get a promotion at my current job — 22%
To re-enter the workforce — 9%
To satisfy my employer — 4%

NOTE: RESPONDENTS WERE ABLE TO CHOOSE MORE THAN ONE RESPONSE.

There were some differences, however, in which respondents were mostly likely to indicate various reasons for returning. For example, White respondents were least likely to choose achieving a personal goal, while Asian respondents were most likely to do so. Asian, Black, and Native American respondents were more likely to say they re-enrolled to finish what they started. Native American respondents and first-generation college students most often mentioned the importance of being a role model to others.

Perhaps not surprisingly, the oldest respondents, those not in the workforce, and active members of the military were less likely to choose job-related reasons in general. Low-income respondents were more likely than their higher income peers to say their goal was to get a better job and to re-enter the workforce, but they were less likely to mention getting a promotion.

FACTORS THAT FACILITATED A RETURN TO COLLEGE

Adults with some college but no degree must overcome many hurdles to return to college, from navigating the admissions process to overcoming concerns about affordability. Some studies have shown that institutional and other factors can support and encourage students who have decided to re-enroll in college. For example, existing research on re-enrolling stop-outs points to the value of the following factors:

- proactive outreach by postsecondary institutions to their stop-outs and other adults who are researching degree programs;

- messaging focused on the needs of returning adult students, particularly regarding the cost and time required to complete a credential;

- access to easily navigable admissions and degree program information; and

- readily available assistance to answer questions and support returning students through the process of re-enrolling. (Education Advisory Board, 2018; 2020; Erisman & Steele, 2015; Pelman & Watson, 2018; ReUp Education & the City University of New York, 2021; Sheffer et al., 2020)

HEI survey respondents mentioned a range of factors that were helpful to them when re-enrolling in college (see Figure 7). Common factors cited by respondents as very helpful included help from enrollment staff (67%), acceptance of transfer credit (67%), information about degree programs (65%), and a rolling admissions process (63%). Black respondents were particularly likely to point to enrollment staff and information on degree programs as being very helpful, as well as factors such as financial aid information and help from financial aid staff. First-generation college students were more likely than others to mention credit transfer and information on degree programs, in addition to information on enrollment and financial aid.

Adults with some college but no degree must overcome many hurdles Assistance with job searchto return to college, from navigating the admissions process to overcoming concerns about affordability.
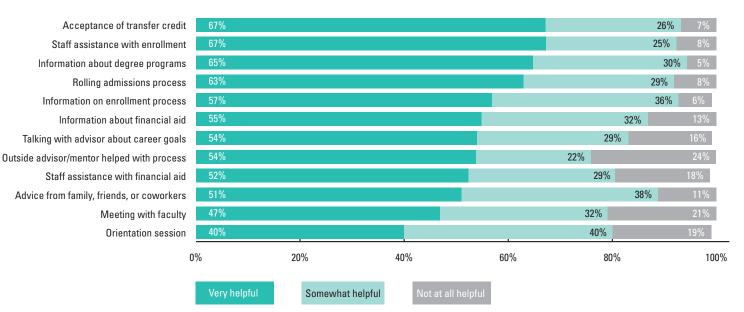
FIGURE 7: FACTORS HELPFUL TO STUDENTS RETURNING TO COLLEGE

Factor	Very helpful	Somewhat helpful	Not at all helpful
Acceptance of transfer credit	67%	26%	7%
Staff assistance with enrollment	67%	25%	8%
Information about degree programs	65%	30%	5%
Rolling admissions process	63%	29%	8%
Information on enrollment process	57%	36%	6%
Information about financial aid	55%	32%	13%
Talking with advisor about career goals	54%	29%	16%
Outside advisor/mentor helped with process	54%	22%	24%
Staff assistance with financial aid	52%	29%	18%
Advice from family, friends, or coworkers	51%	38%	11%
Meeting with faculty	47%	32%	21%
Orientation session	40%	40%	19%

Legend: Very helpful · Somewhat helpful · Not at all helpful

NOTE: TOTALS MAY NOT ADD TO 100% DUE TO ROUNDING.

Orientation sessions and meetings with faculty appeared to be less helpful to this group of returning students. Certain demographic groups, particularly Black and Latinx respondents and first-generation college students, more often mentioned orientation as being very helpful. Interestingly, students who completed by 2021 were more likely to mention all of these factors than their peers who had not completed, suggesting that the assistance they received in re-enrolling may be indicative of a generally supportive campus climate that helped them with completing a credential as well as re-enrolling.

Responding to an open-ended question about the most important factor when they re-enrolled in school, survey respondents most often described an easy and straight-forward admissions process together with helpful and responsive staff:

"The most important thing when enrolling was that they took the guess work out of how to enroll and the entire process. I was helped along every step and it was very easy and efficient."

"The information shared with me by my advisor was the most helpful. He really gave me back a lot of hope when I felt so reluctant to re-enroll."

"Everyone I came in contact with prior to my decision treated me like a person and not a number or a sales goal."

Two other areas noted by survey respondents as key factors in re-enrolling were the ability to transfer credits from former institutions and the speed with which they were able to enroll and begin classes:

66*The most important factor in my enrollment was the acceptance of credits from another community college.* 99

66*Rolling admissions process was very important. Other universities would require from six months to a year before starting a program.* 99

THE ROLE OF EMPLOYERS

Because many students who return to college do so for work-related reasons and most remain employed while trying to complete their educations, their perceptions of the support offered by employers are important to unravel. HEI's survey asked successful returners about some of these issues. Only 4% of respondents said they re-enrolled to satisfy their employer. When respondents chose job-related reasons for re-enrolling, it was most often for a broader goal such as getting a better job or changing careers. Nonetheless, more than half (52%) of survey respondents said that support from their employer was very helpful to staying enrolled, while at the same time, 60% said that lack of employer support was not a challenge at all.

About a quarter (23%) of survey respondents said they had received employer tuition assistance. This proportion mirrors findings from other studies, including a survey of current or prospective adult learners by the Education Advisory Board (2018), which found that 22% received employer tuition assistance, and the Graduate Network's study of "comebackers," 26% of whom indicated they received such assistance (Sheffer, Palmer, & Mattei, 2020). These percentages seem remarkably low, given that the International Foundation of Employee Benefit Plans report that, as of 2019, 63% of U.S. employers offer tuition assistance programs to at least some of their employees. However, the same study notes that 87% of employers opt to reimburse employees for educational expenses rather than paying for them upfront (a substantial barrier for many individuals) and that only 1% to 5% of employees use these benefits. In that light, the fact that around a quarter of returning adult students in two different studies were found to have received tuition assistance suggests that receipt of such financial support may actually be of considerable importance in helping these students complete a postsecondary credential.

Notably, responses to the HEI survey regarding employer support varied in ways that suggests obtaining such support may be particularly challenging for historically underserved student populations. Survey respondents employed full-time were more likely to have received tuition assistance and to not find lack of employer support to be a challenge. On the other hand, those who had re-enrolled at community colleges were less likely to have received employer tuition assistance and were more likely to find the lack of employer support to be very challenging. Younger respondents also found the lack of employer support to be very challenging. White respondents were less likely to say that employer support was helpful, but Black respondents were less likely to get employer tuition assistance. Respondents with lower incomes were least likely to receive employer tuition assistance and were more likely to say that lack of employer support was a barrier.

Experiences While Re-enrolled

Once students who have stopped out return to college, they face a number of challenges to remaining enrolled and many stop out again. For example, NSC's research found that 46% of the 3.8 million stop-outs who re-enrolled between 2013 and 2018 had stopped out again by 2018 (Shapiro et al., 2019). Research with returning adult students served by the Graduate Network indicates that common barriers to staying enrolled are changes in personal or family circumstances, trying to balance work and school, and financial difficulties such as running out of eligibility for financial aid or employer benefits (Sheffer et al., 2020).

At the same time, returning students may have access to financial, institutional, and family support that can help them along the way. The Education Strategy Group's Adult-Ready Playbook (2021), for instance, suggests that adult learners need programs that allow them to balance family and work, have easy on- and off-ramps into careers, and offer relevant instruction. Research also suggests that support from staff and faculty are crucial factors in helping returning adult students get through to a postsecondary credential: 88% of the Graduate Network's "comebackers" who eventually graduated said that this support was important to their success (Sheffer et al., 2020).

Returners who responded to HEI's survey were asked about similar factors, including financial, academic, logistical, and personal issues that affected their ability to remain enrolled. The following sections examine each of these broad areas, including factors that helped students to remain enrolled as well as the challenges they faced.

FINANCIAL FACTORS

$$$ Affordability issues are extremely important to returning college students, most of whom are adults who must support themselves and, in many cases, their families. Cost was cited as a barrier to enrollment by 40% of prospective adult students surveyed by the Education Advisory Board (2019), and 79% indicated that they could not afford college without some form of financial aid.

In addition, most adult students have access to a different suite of financial aid programs than traditional-age students. For example, students who enroll part-time—a necessity for many returning adult students—are excluded from some state or institutional aid programs, and many state aid programs are specifically targeted toward recent high school graduates. Even federal student aid, usually a reliable source of support for undergraduate students, is not available to students who enroll less than half-time or who select non-credit workforce training programs (Education Strategy Group, 2021; Erisman & Steele, 2015; Sheffer et al., 2020).

Most HEI survey respondents reported that, while re-enrolled in college, they received one or more forms of financial support to help pay for their tuition, fees, and other expenses (see Figure 8). The majority of respondents reported receiving loans (52%), and nearly half (45%) received federal, state, or institutional grants. Lower proportions of respondents received other types of aid, such as employer tuition assistance, scholarships, and military or veteran's benefits. (See boxes on the role of employers and active military and veterans for more information). Interestingly, only 3% of survey respondents reported receiving short-term or emergency assistance to pay for items such as books or transportation, and only 1% reported receiving assistance with paying off a balance owed from previous enrollment, despite research suggesting that these forms of aid are important to supporting returning and other adult students (Education Strategy Group, 2021; Erisman & Steele, 2015; Sheffer et al., 2020)
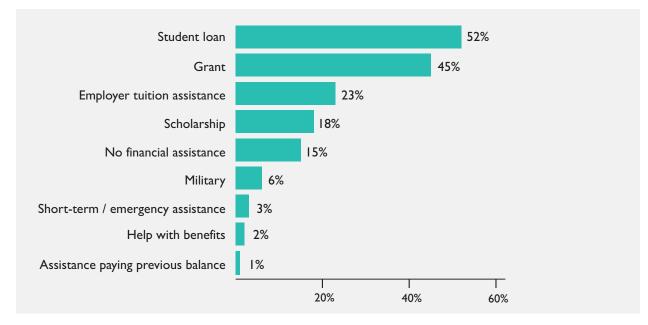
FIGURE 8: FINANCIAL SUPPORT RECEIVED BY STUDENTS WHO RE-ENROLLED

NOTE: RESPONDENTS WERE ABLE TO CHOOSE MORE THAN ONE RESPONSE.

The financial assistance received by survey respondents varied significantly based on their demographic backgrounds. For example, as might be expected, low-income respondents were more likely to have received both loans and grants. Black, Latinx, Native American, and multiracial respondents were more likely to have received grants, while Asian

respondents were less likely. The lowest income respondents were more likely to have received scholarships, while higher income respondents more often mentioned receiving employer tuition assistance. Only 15% of all respondents received no financial assistance at all; older respondents, higher income respondents, and respondents with highly educated parents were more likely than their peers to report receiving no aid.

Nearly three-quarters (74%) of survey respondents felt that receiving financial support was very helpful to staying enrolled. Asian respondents were less likely than their peers to say that financial support was very helpful; Black, Latinx, Native American, and multiracial respondents all were more likely to say so.

Despite the range of financial assistance reported by survey respondents, many still felt that financial challenges made it difficult for them to remain enrolled. In particular, almost half of respondents (48%) felt that taking on debt was very challenging; students from public and private nonprofit four-year and high-tuition institutions were the most likely to say so, while the highest income students were less likely to agree. About a third of respondents (31%) felt that the lack of enough financial support was very challenging (especially younger respondents and Native American respondents), and just over a quarter of respondents (27%) found the cost of textbooks very challenging.

Financial factors were identified by a substantial minority of survey respondents when asked an open-ended question about the most important factor in remaining enrolled in college. In regard to this topic, respondents discussed both the importance of manageable college costs and the availability of financial aid. Similarly, some respondents cited financial issues as the challenge they found most difficult to overcome while enrolled, although this topic was not one of the most commonly mentioned challenges.

The following comments reflect students' thoughts about financial factors:

"*The ability to afford school was a huge factor. I was not sure I was going to get any financial aid before enrolling and I was able to budget for school with my current job.*"

"*Financial aid—I would not have been able to afford college on my own, having a family and several other financial obligations.*"

"*For me it was the financial burden that was the most challenging. I had student loans accumulating and still had to pay more directly for every class that I couldn't always afford every month. I had to take a pause so I could pay down my balances.*"

ACTIVE MILITARY AND VETERANS

Almost a quarter (24%) of the successful returning students who responded to HEI's survey were either active military or veterans. About 80% of these individuals were male, and nearly half (48%) of all male survey respondents were active military or veterans. In many respects, such students are quite different from other returning students. For one, active military and veterans are eligible for substantial financial support when enrolling in higher education. In fact, 26% of veterans and 18% of active military who responded to the survey volunteered that they received financial assistance from the military or Veteran's Affairs, and both groups were less likely to identify issues such as taking on debt and college costs as very challenging. Active military and veterans were also more likely to have completed a credential by 2021: around 76% had completed at the time of the survey, compared to 69% of their non-military peers, suggesting that the reduction in financial burdens these individuals experience may help pave the way for completing their education.

Veterans and active military who responded to the survey appear to have different motivations for returning to college when compared to their non-military peers. These respondents were generally less likely to say that they re-enrolled for job-related reasons, although veterans more often selected re-entering the workforce than did other respondents. Military and veteran students who completed a credential also were less likely to say their credential was valuable for job-related reasons (48% of active military and 56% of veterans compared to 62% for non-military respondents).

Research suggests that students who are transitioning from a military to a civilian environment may need specific supports when they return to college (Erisman & Steele, 2015). In the HEI survey, active military respondents were more likely than others to consider financial aid staff, faculty, and mentors to be very helpful when re-enrolling. In addition, 85% of current military and 72% of veterans who responded to the survey said credit for prior learning was very helpful to them in staying enrolled, a finding that matches recent research on the value of prior learning assessment (Klein-Collins et al., 2020).

Much like all respondents, active military and veterans largely did not find logistical or academic issues to be very challenging, and in some areas (particularly dealing with family issues and lack of advising), the proportion of respondents seeing such factors as very challenging was lower than
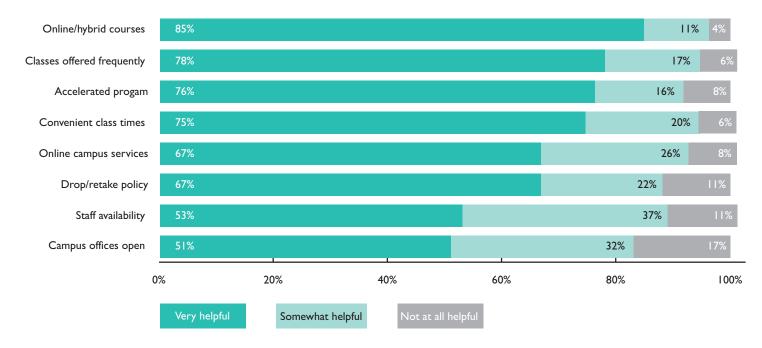
LOGISTICAL FACTORS

The challenges faced by adult students are quite different from those faced by traditional-age students; returning adult students are no exception. These students, many of whom stopped out originally because of the challenges of balancing school and life commitments, need options that can help them maintain continued college enrollment while still meeting their other work and family obligations. Research has pointed to the importance of flexible enrollment options in serving adult students, such as online and/or hybrid courses, alternative course structures or timing, and accelerated and/or customized

degree programs (Aslanian, 2017; Education Advisory Board, 2018; Education Strategy Group, 2021; Erisman & Steele, 2015; Pelman & Watson, 2018; Sheffer et al., 2020).

These conclusions regarding the need for flexible enrollment options are supported by the HEI survey. Overall, a majority of survey respondents felt that various logistical factors were very helpful in helping them stay enrolled (see Figure 9). For several of these factors, three-quarters or more of respondents said the factor was very helpful to remaining enrolled:

- availability of online and/or hybrid courses (85%);

- classes that were offered frequently (78%); and

- convenient class times (75%).

In other words, structuring courses to make them easier to access appears to be very important to these students. This finding helps confirm other research that has indicated convenience to be of paramount importance to returning adult students. As the Education Advisory Board (2020) notes, "While degree completers value the community that can come with enrolling in an academic program, convenience trumps educational experience across the board" (p. 10).

FIGURE 9: EXTENT TO WHICH LOGISTICAL FACTORS HELPED RETURNING STUDENTS REMAIN ENROLLED

NOTE: TOTALS MAY NOT ADD TO 100% DUE TO ROUNDING.

In addition, a high percentage of respondents (76%) who had access to an accelerated degree program indicated that the program was very important to them. However, nearly a third of respondents did not have such access and noted that this factor was not applicable to them. About two-thirds of respondents (67%) found online student services very helpful. Respondents were less likely to indicate that drop/retake policies and staff availability were very helpful to them (although these factors were still noted as very helpful by a majority of respondents). Respondents who are first-generation college students were more likely to say that drop/retake policies and staff availability were very helpful, pointing to the greater need for support among students whose families do not have experience with higher education.

Overall, it appears that logistical challenges were not a huge barrier to staying enrolled for these successful returning students, with less than a third of respondents noting that such issues were very challenging. However, larger proportions believed certain factors to be somewhat or very challenging, especially the time commitment required (74%), family issues (72%), and changes in employment situation (63%). The time commitment required for attending college was most often mentioned by respondents who were employed full-time. The majority of respondents felt that getting help from campus services, getting into required classes, and general logistical issues such as childcare or transportation were not at all challenging, although Black and Native American students more often mentioned these factors as challenging to them.

The importance of the factors discussed above is reinforced by the responses given when asked about the most important and most challenging factors in remaining enrolled. In answering these open-ended questions, survey respondents most frequently identified logistical factors as both facilitators and barriers, particularly those related to balancing school with work and family responsibilities. A word that came up often in their responses was flexibility; respondents expressed appreciation for institutional policies that could accommodate their complicated lives. Respondents also identified as important having conveniently scheduled classes, the ability to quickly finish a degree, and alternative course structures such as four- or eight-week and self-paced courses.

The following comments reflect students' thoughts about logistical factors:

"*My family and children were my motivation for school but also the most difficult aspect of it. Finding the balance between work, school, and family was incredibly challenging. Not all three could be addressed fully so I spent years rotating where the sacrifices needed to be made.*"

"*The in-person classes were available at night and often enough that I never had to skip a semester to wait for one I needed.*"

"*The accelerated degree program helped me stay on track. As a working parent, the evening classes were able to fit into my schedule easily.*"

A substantial group of respondents also indicated that being able to attend school online was the most important factor in staying enrolled. It is important to note, however, that the students invited to participate in the survey were, for the most part, drawn from schools with large online student populations. In addition to the three primarily online institutions (at which least 90% of students are enrolled entirely online), three of the four participating community colleges and two of the four public or private non-profit universities have more than half their students enrolled in at least some online courses. On top of that, the survey was administered in June 2021, over a year into the global COVID-19 pandemic, resulting in more students taking online courses than would have been the case otherwise. All of these factors may have skewed the survey responses in favor of online education, and relatively few respondents commented on problems with online classes.

The following comments reflect students' thoughts about online courses:

"*It has been easier on me to attend class from home remotely. No travel time, gas, worry about the car being old, no worrying about what to eat for dinner or what my family will eat for dinner, no not being there with my family and daughter all the time. Most of my remote classes were also recorded so we could review them at a later time which was also a big plus.*"
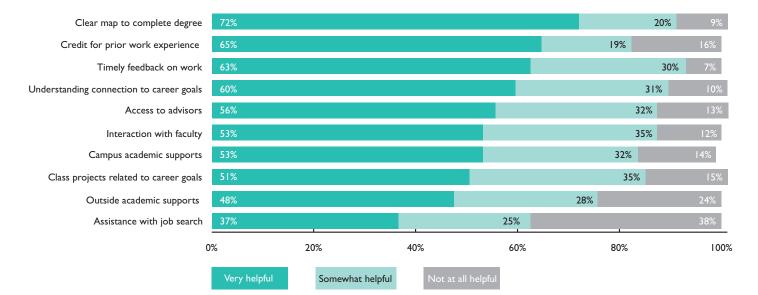
"*Was easy to pick up again after moving cross-country and could do at any point in my day. The online system was fairly easy to use and they were working to make it easier to use on tablets my last semesters.*"

ACADEMIC FACTORS

Academic factors are another important component of college students' experience while enrolled (Education Strategy Group, 2021; Remenick, 2019). Research has found that adult students in general "prefer active learning strategies, appreciate opportunities for self-direction in learning, and prefer learning that is clearly applicable beyond the classroom setting" (Erisman & Steele, 2015). The HEI survey asked successful returning students about a number of academic factors that may have helped or hindered them in completing a postsecondary credential (see Figure 10).

FIGURE 10: ACADEMIC FACTORS THAT HELPED RETURNING STUDENTS REMAIN ENROLLED

Factor	Very helpful	Somewhat helpful	Not at all helpful
Clear map to complete degree	72%	20%	9%
Credit for prior work experience	65%	19%	16%
Timely feedback on work	63%	30%	7%
Understanding connection to career goals	60%	31%	10%
Access to advisors	56%	32%	13%
Interaction with faculty	53%	35%	12%
Campus academic supports	53%	32%	14%
Class projects related to career goals	51%	35%	15%
Outside academic supports	48%	28%	24%
Assistance with job search	37%	25%	38%

NOTE: TOTALS MAY NOT ADD TO 100% DUE TO ROUNDING.

As previously noted, returning adult students are often eager to complete their postsecondary credential quickly. Research has shown that students want and need clarity about the pathway they will take to earn a credential. A clear map showing the courses needed to complete a credential can help students keep on track, particularly in conjunction with effective advising (Abele, 2021). This conclusion is supported by the HEI survey: 72% of respondents indicated that having a clear map for completing a degree was very helpful to them. First-generation college students were more likely to cite such maps as very helpful, perhaps reflecting a need for greater knowledge of how degree programs work.

Another option that can be particularly valuable to returning adult students is the ability to earn credit for previous work experience or training (Education Strategy Group, 2021; Remenick, 2019). Research has clearly shown that receiving credit for prior learning can reduce time to degree and increase the likelihood of completion (Klein-Collins et al., 2020). HEI survey respondents agreed with this conclusion: nearly two-thirds (65%) of those who had access to this option marked it as very helpful. However, 41% of respondents indicated that the option of credit for prior learning was not applicable to them. Survey respondents who were active military or veterans identified credit for prior learning as very helpful more often than others, a result that is not surprising given that opportunities for receiving credit for military training are one of the most common forms of credit for prior learning (Erisman & Steele, 2015).

Smaller percentages but still a majority of respondents indicated that timely feedback about academic work (63%), understanding how studies relate to career goals (60%), access to advisors (56%), interaction with faculty (53%), academic supports such as tutoring found at the college (53%), and class projects related to career goals (51%) were very helpful. As was the case with degree maps, first-generation college students were more likely to choose access to advisors, interaction with faculty, and academic supports found outside the college as being very helpful.

Research has shown that adult students value educational programs with clear connections to careers; consequently, researchers have argued that postsecondary institutions should do more to assist graduates in finding relevant employment (Education Advisory Board, 2020; Erisman & Steele, 2015; Strada Education Network, Lumina Foundation, & Gallup, 2019). Among the HEI survey respondents, however, 60% indicated that their institution had provided no assistance with their job search, and of those who did receive assistance with their job search, only 37% found that assistance very helpful (although Black, Latino and multiracial students were more likely to say that it was very helpful to them). This finding suggests that postsecondary institutions still have room to grow in providing their graduates with help in moving into a career path related to the credential they earned. Notably, there were significant differences in responses to this question based on institutional type and degree sought: a majority of respondents who re-enrolled at community colleges (51%) and those seeking certificates, certifications, or licenses (59%) indicated that they found job search assistance very helpful, reflecting the greater career orientation of community colleges, particularly in workforce programs.

Among the HEI survey respondents, however, 60% indicated that their institution had provided no assistance with their job search, and of those who did receive assistance with their job search, only 37% found that assistance very helpful

Most respondents saw academic factors as even less of a barrier than logistical factors. Less than 20% of students indicated that factors such as time to degree, lack of advising, goal changes, institutional fit, or difficult coursework were very challenging. However, more than half of respondents did feel that the difficulty of the coursework and the length of time it takes to get a degree were somewhat or very challenging. Lower-income students and Native American students were more likely to say that getting a degree takes too long.

When asked open-ended questions about the most important factor in staying enrolled and the most difficult challenge to overcome, survey respondents were much less likely to mention academic factors as opposed to logistical ones. The academic factors they pointed to as helpful most often were engagement with faculty, helpful and supportive

advising, and having a clear sense of what was needed to complete a degree. Academic challenges included the difficulty of the coursework (especially for those who had been away from school for some time) and frustration with taking a long time to complete a degree. The biggest academic challenge for many respondents, however, was poor communication from the postsecondary institution they were attending and poor advising. These issues with communication and advising were, in fact, the second most common challenge noted by respondents, with the first being the difficulties of balancing school and life.

The following comments reflect students' thoughts about academic factors:

"*Maintaining a relationship with my advisor. It was so easy to get [unmotivated] and even quit. It became easier to stick it out when I knew someone else had walked the path before me.*"

"*In my long and varied career, I have found that the most important factor in keeping people enrolled is engagement with someone at the institution. It almost does not matter who that person is but having a friend and advocate on campus who is personally engaged is the very best way to keep students on campus.*"

"*To fully understand the process and have a clear vision of the path I'm about to take. I'm a goal-oriented person so it's important for my success to be able to have a clear path to the finish line.*"

PERSONAL FACTORS

As noted earlier, successful returning students who responded to the HEI survey placed high value on personal issues as they decided to re-enroll in college. When students completed a credential, they frequently mentioned that earning that credential was valuable in a highly personal way. In fact, these types of responses were often selected more often than those that were job- or career-related topics.

According to survey respondents, personal factors also helped them remain enrolled after returning to college (see Figure 11). In fact, nearly three-quarters of respondents (73%) believed that support from family and friends was very helpful in staying in school, with little variation by institutional type or demographic background. In addition, over half of respondents mentioned that employer support or feeling like they belonged at their institution was very helpful. In particular, Black, Latinx, Native American, and multiracial

students were likely to mention these supports. This finding supports research on returning students conducted by ReUp Education in partnership with the City University of New York. This study found that the more supportive relationships these individuals had, the more likely they were to successfully return to school (ReUp Education & the City University of New York, 2021).
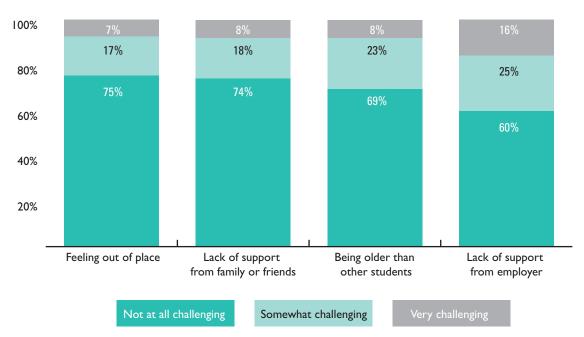
FIGURE 11: PERSONAL CHALLENGES TO REMAINING ENROLLED

NOTE: TOTALS MAY NOT ADD TO 100% DUE TO ROUNDING.

Meanwhile, the percentage of all respondents pointing to personal issues as very challenging was quite low (generally less than 10% of respondents). The factor seen as most challenging was a lack of employer support, with 16% of students reporting this option as very challenging and an additional 25% saying it was moderately challenging. Low-income respondents, younger respondents, and respondents who are unemployed or employed part-time were more likely to mention that a lack of employer support made it difficult to remain enrolled.

Personal factors were actually the most common type of factor cited when survey respondents were asked an open-ended question about the most important factor in remaining enrolled. Respondents frequently mentioned having the support of employers,

friends, and particularly their families. Correspondingly, relatively few respondents identified personal factors as the challenge they found most difficult to overcome while in school. Among the few who did mention such challenges, the most common was being older than other students.

Notably, though, the most common personal factors mentioned by respondents as helpful were internal factors rather than the external supports on which the survey focused. Respondents talked about these internal factors in two general ways. Some emphasized the importance of having a goal and the extent to which that goal motivated them to remain in school. Others talked about their own character—their drive, ambition, and desire to finish what they had started. The importance of motivation and drive to these successful returning students raises an interesting question: to what extent do these factors affect which adults return to college and succeed?

The following comments reflect students' thoughts about personal factors:

"*Support from family and friends was the most important. I am a single parent, so I had support for someone to help watch my child as I go to classes and when getting homework completed.*"

"*I did worry at first that I was too old to get my degree. I had a hard time sitting still and struggled with a regular classroom setting. Right before my first class was to start, I started to panic and almost quit. I had to convince myself that it was ok, that I could do this. I struggled for the first week of my first class as I didn't understand what I needed to do. But once I figured it out, there was no stopping me.*"

"*I was the most important factor. I completed my program for myself. Sometimes I am hard on myself. Of course I wanted to set an example for my family, but overall, I did it to prove to myself that I could accomplish my goal, and I'm beyond proud.*"

INSTITUTIONAL SECTOR DIFFERENCES

Postsecondary institutions tend to be quite different in both their missions and the students they serve. These differences are important to take into account when considering students' reasons for re-enrolling at a particular type of institution and their experiences once there. For example, although the percentage of HEI survey respondents who chose job-related reasons for returning to college was similar across sectors, students who re-enrolled at community colleges were more likely than students at either of the four-year sectors to say they wanted to get a better job or to change careers and less likely to mention getting a promotion at their current job.

Differences by institutional type also emerged once respondents had re-enrolled in terms of the financial, logistical, academic, and personal factors that helped them succeed in college. Many of these differences were related to financial factors, which makes sense given that tuition and other expenses vary widely between two- and four-year institutions. Respondents who re-enrolled at community colleges were less likely than those at universities to receive loans and employer tuition assistance but more likely to receive grants and emergency aid. Respondents who attended primarily online institutions were least likely to receive scholarships but also to have received no financial aid. More than half of respondents who re-enrolled at four-year institutions received loans; those at public and private nonprofit four-year institutions were more likely to mention financial factors as being very challenging, including managing college costs, taking on debt, and receiving no aid. Other differences by institutional type are described below:

Logistical factors: Respondents from all sectors found logistical factors to be very helpful to remaining enrolled, but respondents who re-enrolled at public and private non-profit four-year institutions were slightly less likely to mention online campus services and availability of staff members as very helpful, while respondents who re-enrolled at community colleges were less likely to mention that online courses or accelerated degree programs were very helpful. Respondents who re-enrolled at primarily online institutions more often stated that having classes offered frequently was very helpful, reflecting the differences in course scheduling found at most primarily online institutions, which tend to serve non-traditional student populations,

Academic factors: Students from primarily online institutions were especially likely to say that degree maps, credit for prior learning, and access to advisors were very helpful, again emphasizing the efforts of these institutions to serve adults. Students who re-enrolled at community colleges were more likely to mention as very helpful interaction with faculty, academic supports like tutoring, understanding how class projects and degree programs connect to career goals, and receiving assistance with their job search than did their peers from other institutional types.

Personal factors: Students who re-enrolled at community colleges were more likely to see issues with lack of employer and family support and feeling out of place, but the percentages who found these factors very challenging were still low.

Fostering racial equity in credential attainment: Voices of wisdom on re-enrollment from Students of Color

Applying a lens of racial equity means understanding the distinct experiences and needs of underrepresented and/or underserved racial groups, an understanding paramount to nurturing educational environments and institutional cultures that allow for equitable degree attainment. The cohort of successful re-enrollers and completers who participated in the HEI survey are uniquely situated to enrich our understanding about what an equitable education might look like. The survey responders identified the most important and helpful factors for re-enrolling as well as the challenges they encountered that were difficult to overcome via open responses on the survey. These first-hand accounts are significant as they offer an authentic glimpse of these students' educational journey, and in this report's context, amplify the voices of some of our most marginalized learners. Ultimately, these respondents have afforded us all—researchers, institutional leaders and staff, policymakers, and the education community at large—a unique opportunity to listen and learn, and to apply these rich knowledge sets to re-imagine the designing and delivering of equitable, accessible postsecondary education systems.

Adult learners (and particularly those with some college credit who have yet to earn a degree) are a unique educational population requiring tailored supports to foster student success. However, adult learners are not monolithic. As previous findings suggest, these students are diverse with varying personal, professional, and educational experiences, each of which requires differential supports. Moreover, historic, pervasive trends persistently demonstrate the prevalence of racial disparity in postsecondary attainment outcomes for students of color.

The responsibility should be taken by institutional systems to dismantle inequities and build up equitable, accessible educational structures as opposed to learners carrying this burden.

Specifically, Black, Latinx, and Native American learners continue to be most likely to encounter barriers to completion, have the highest rates of stop out, and be least likely to earn a college credential. Each of these critical issues necessitates attention to mitigating pervasive challenges and developing institutional structures likely to facilitate credential attainment if we are to narrow the racial gap. While both approaches (i.e., barrier removal and structural support cultivation) are important in and of themselves, it is imperative for them to be

strategically addressed simultaneously for the greatest prospect of success. The responsibility should be taken by institutional systems to dismantle inequities and build up equitable, accessible educational structures as opposed to learners carrying this burden. For such systemic educational transformation to be realized, racial equity much be intentionally and explicitly prioritized.

The following discussion centers the voices and experiences of successful Black, Latinx, and Native American re-enrollers and completers. Through their insights, we are better positioned to understand what is required to facilitate re-enrollment and sustain persistence and completion, with an emphasis on equitable outcomes. There is no one more expert than those who have lived the experience.

BLACK RE-ENROLLERS AND COMPLETERS

Facilitators of Re-enrollment

Black respondents articulated factors that were most instrumental to their re-enrollment via three broad thematic categories: institutional structures, financial resources, and personal goals. Specifically, survey respondents overwhelmingly identified institutional structures related to course format, enrollment processes, staff support, and school quality as crucial to facilitating successful enrollment. In terms of course format, they named self-paced classes, flexible schedules, and online courses as important, which allowed them to attend school at their own pace while supporting their families and maintaining work. These educational formats permitted the greatest balance between their academic and personal commitments. Moreover, the manners with which they were required to navigate enrollment processes influenced enrollment decisions. In fact, many respondents shared how they were skeptical that they would even be accepted given the length of time since they were previously enrolled and because they were **"seasoned"** students. However, rolling admissions processes, quick times to start, and ease of enrollment made prospective returners more likely to enroll. Additionally, acceptance of transfer credits as well as the ability to test out of courses given prior learning experiences positively influenced enrollment decisions.

Relatedly, access to knowledgeable, supportive staff and advisors were valuable. Black respondents sought college personnel who could provide quality advisement, genuine

Facilitators of Re-enrollment for Black Returners		
Institutional Structures	**Financial Resources**	**Personal Goals**
Course format	Financial aid	Achieving a personal goal
Enrollment processes	Tuition assistance	Finishing what they started
Staff support	GI Bill benefits	
School quality		

care, and encouragement. These support structures were described as instrumental by many but also sometimes hard to come by for others. Importantly, the latter respondents candidly shared how though they persisted on, lack of these supports were nearly deterrents to re-enrollment and subsequent success. Finally, Black re-enrollers and completers valued the nature of education they received, with many naming **"quality education"** and a school with a **"good reputation"** as important to re-enrollment. It wasn't merely about getting a credential; for Black respondents, it was all the more meaningful to earn a degree from a quality, reputable institution where they could **"receive the education I deserved."**

Many Black respondents' religious beliefs were integral to postsecondary re-enrollment; Black respondents' faith and spirituality are significant mechanisms within their lives. As such, many were drawn to biblical schools, Christian schools, and institutions with Christian values and perspectives. Religious-based facilitators were abundantly and uniquely articulated by Black respondents, with their **"faith in God"** not only being attributed to re-enrollment, but also supporting their persistent enrollment and completion.

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Financial obligations inherent to postsecondary education was also a consideration that weighed heavily on Black respondents' re-enrollment behaviors. Specifically, receiving financial aid, tuition assistance, or funding relating to the GI Bill for active military and veteran students were all beneficial, as was attending colleges with cheaper tuition rates. Additionally, receipt of financial advice was helpful, as some students shared the unfortunate reality that access to admissions personnel was impeded until **"money was guaranteed."** Those required to pay out of pocket noted that the feasibility of meeting financial requirements would have been enhanced if institutions implemented monthly payment processes.

Overwhelmingly, however, a sentiment echoed countlessly by Black respondents when thinking about motivation for re-enrollment was finishing what they started. Earning a postsecondary degree was a personal, lifelong goal held by many; this goal served as the motivating fuel to re-enrollment. Interestingly, some even expressed that they desired to finish their degree before retirement, indicating that degree attainment wasn't always career-driven for these returning college goers. This sentiment highlights the significance of

personal goals for Black students, with the understanding that these aspirations often extend beyond their individual selves to also include considerations for their families, friends, and community, as illustrated by this Black completer who shared their motivations for re-enrolling: **"My daughter—inspir[ing] her to achieve a degree and to achieve one myself."**

Facilitators of Staying Enrolled and Completing

When reflecting on factors that were helpful for them to stay enrolled, Black respondents mentioned flexible classes and class structures. They also discussed this idea of employment promise, describing future employment opportunities, the possibility of gaining a better job, consistent earning potential, career longevity, and job advancement as career-related factors that helped them remain in school. While course structures and career prospects were important, Black respondents most often mentioned systems of support and personal agency as the most substantial facilitators of persistence. Systems of support were characterized by those related to institutional stakeholders as well as support provided by family, friends, and community. Specifically, having supportive and helpful staff, faculty, and mentors were invaluable. These personnel were described as consistent sources of encouragement to **"continue on and not give up."** They were seen as genuinely rooting for students' success. They provided useful information required to navigate these often-complex educational systems. The impacts that staff had on students were viewed as long-lasting, with life influence beyond the immediate achievement of credential attainment: **"My instructor was amazing. Mind you, it has been over three years, but I still remember the guy who helped change my life."**

Facilitators of Staying Enrolled and Completing for Black Returners			
Course Structures	**Employment Promise**	**Systems of Support**	**Personal Agency**
Flexible class schedules	Gaining a better job	Supportive institutional staff	Perseverance and determination
Flexible class structures	Consistent earning potential	Family and friends	Self-motivation
	Career longevity	Community	Self-belief
	Job advancement	Religious faith	The will to finish

The other substantial system of support was those in Black respondents' personal networks: the encouragement from children, spouses, parents, and family; the support from their **"village"** within the community; and their religious faith as tremendous sources of stimulation and persistence. Of great significance to Black respondents, this inspiration and aspiration was symbiotic. Black respondents highlighted the significance in having **"a powerful support system [in] family and friends"** but also sought to be a

source of inspiration to what is possible for those same loved ones for generations to come. One completer's story illustrates this all too well: **"My daughter was my hero in returning to school. She said that I always made sacrifices for the family above my own goals. My reply was 'that's what mothers do.' I wanted to further my education to improve the chances of my grandchildren attending a college of their choice and pursuing their dreams."** In addition to the importance of family and friends, it is noteworthy to call attention to Black respondents' identification of their community and religious faith, as these facilitators are uniquely core to their value sets and systems of support.
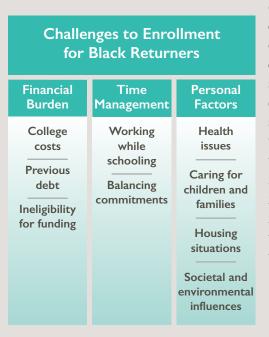
Overwhelmingly, however, Black re-enrollers and completers identified personal challenges outside of school as the greatest hindrances to enrollment.

Though appreciation and recognition of external supports and influences were made clear, by and large, Black re-enrollers and completers attributed their success to personal agency. They often cited **"determination," "perseverance," "self-belief," "self-motivation,"** and the **"will to finish"** as instrumental to their retention and completion. They were confident that they had what it took to achieve this lofty goal despite barriers along the way. As one respondent stated, **"The most important factor that helped me stay in school is that I was DETERMINED to finish. That determination was paramount in making it through school. The outside factors against me were nothing compared to my will to succeed."**

Challenges to Re-enrollment

While Black returners experienced academic success by either earning a degree or still being enrolled, there were still challenges that they encountered along the way. Barriers directly related to the school largely surrounded college costs. Many respondents referred to enrollment in college as a financial burden since college costs were high and most already had substantial debt. Additionally, some relied on external funding from employers or government systems, but described challenges that arose from their school no longer being eligible as an option for tuition assistance by their employers or being ineligible for government-funded programs. A related struggle was time management. Some respondents talked about the difficulty of working to pay their tuition while simultaneously finding the time to study so that they were adequately prepared

Challenges to Enrollment for Black Returners		
Financial Burden	Time Management	Personal Factors
College costs	Working while schooling	Health issues
Previous debt	Balancing commitments	Caring for children and families
Ineligibility for funding		Housing situations
		Societal and environmental influences

to pass their courses. Connected to time management was the complexity of finding balance in their schedule of commitments, including school, work, home, and personal responsibilities.

Overwhelmingly, however, Black re-enrollers and completers identified personal challenges outside of school as the greatest hindrances to enrollment. Personal factors that were arduous included personal and family health issues, full-time employment, caring for children and tending to familial needs, housing situations, and access to stable Internet. While physical health factors were named and experienced, the prevalence of mental health, well-being, and self-care as deterrents was abundant. Finally, societal and environmental influences, like effects of natural disasters and the COVID-19 pandemic on health, safety, livelihood, and wellbeing, were challenges that needed to be addressed and overcome while maintaining positive momentum during schooling. In fact, these occurrences often exasperated financial and health challenges, adding additional strain to already demanding experiences.

LATINX RE-ENROLLERS AND COMPLETERS

Facilitators of Re-enrollment

When asked to identify factors that were important to re-enrollment, Latinx respondents most often described elements related to college costs, enrollment processes, program structures, and personal goals. One of the primary considerations made when re-enrolling was the affordability of college, issues such as receipt of financial aid, not requiring loans, and acceptance of GI Bill benefits. Returning students did not want to place a financial burden on their families.

Facilitators of Re-enrollment for Latinx Returners			
College Affordability	**Enrollment Processes**	**Program Structures**	**Personal Goals**
Financial aid	Ease of enrollment	Online programs and courses	Achieving a personal goal
Not requiring loans	Staff guidance	Desired program and course lengths	Finishing what they started
GI Bill benefits			
No financial burden on family		Course availability	Bettering life for self and family

Additionally, enrollment and advisement served as a gateway of sorts: ease of enrollment processes and having someone to provide guidance when needed increased the likelihood of enrollment and contributed to positive experiences. Specifically, returners sought staff who could help them navigate **"the confusing [enrollment] process"** and was willing to explain procedures and answer all their questions. One respondent in particular raved about the experience they had with their

transfer adviser who informed them about and guided them through use of the articulation agreement that existed between the two-year college they attended and the four-year institution within which they subsequently enrolled. Another core component of enrollment processes was acceptance of transfer credits, a factor instrumental to enrollment decisions.

The structure of programs and courses was also heavily considered when re-enrolling. In fact, Latinx respondents often used the term **"flexibility"** when describing the characteristic of a program that would best meet their educational needs. One program element that was highly desired was online offerings. Online programs and courses (especially when asynchronous) best accommodated work schedules and also allowed parents to attend school while caring for their children at home. Online courses were also particularly helpful during the COVID-19 pandemic.

Additionally, the availability of courses was important. Latinx respondents described availability as the ability to enroll in courses that didn't conflict with their work schedules, courses being offering frequently enough to align with their graduation timeline, the availability of evening class schedules, and simply having access to the courses they required. Overall, Latinx re-enrollers found flexible class schedules to be beneficial for allowing greater balance among their many commitments. In another sense, one respondent shared that flexibility meant **"being able to accelerate or slow down as life changes demanded."** Relatedly, certain course and program lengths were found to be advantageous. Specifically, some respondents discussed the importance of the speed with which they could get a degree. Many wanted to finish as quickly as possible. Others valued having a month-long single course format, allowing them to focus on one course at a time as opposed to juggling numerous simultaneously, ultimately enhancing their ability to focus and succeed.

In fact, Latinx respondents often used the term "flexibility" when describing the characteristic of a program that would best meet their educational needs.

The last factor impactful to Latinx respondents' re-enrollment was meeting a personal goal. They desired to finish what they started by earning a degree. Some of that drive was motivated by achieving aspirations for self, but most often, it was family driven. Latinx re-enrollers and completers often shared how they wanted to be an example for their children or enter a better career to support their children. Ultimately, they wanted their

children to know **"anything is possible, even at my age, if you have a dream and follow through."** Their motivating force was bettering life for themselves and their families.

Facilitators of Staying Enrolled and Completing

Whereas the decision to re-enroll is an important first step, it isn't always enough to sustain persistence. Latinx respondents shared the facilitators that helped them to stay enrolled and, for many, ultimately complete. Unsurprisingly, program structures related to online offerings and course availability were identified by many. When describing the benefits of online courses, respondents noted the ease of online classes, being able to do their studies from home, the flexibility of online classes, and being able to log on

Facilitators of Staying Enrolled and Completing for Latinx Returners			
Program Structures	**Stakeholder Supports**	**Job-related Factors**	**Intrinsic Motivations**
Online offerings	Helpful, supportive faculty	Future employment	Personal attributes (e.g., drive, confidence
Convenient class times	Access to advisors and mentors	Career advancement	Reaching personal goals
Flexible class schedules	Classroom peers	New career pathways	Aspiration of attaining a degree
Accelerated degree programs			Serving as a role-model for children

to access their coursework whenever needed. All these elements made it possible for them to stay enrolled and complete. Relatedly, particularities of course schedules were equally essential, such as flexible class schedules, wide course availability, and most importantly, convenient class times. Lastly, accelerated degree programs were helpful as they aligned with re-enrollers' desire to complete a degree in the shortest length of time feasible.

Institutional stakeholders were important to saying enrolled, such as helpful, supportive faculty during the pandemic. Additionally, access to advisors and mentors was also a major facilitator. They were described as guiding students every step of the way, offering support and understanding, and motivating students to continue pushing through challenges. These staff helped to articulate the milestones students needed to meet along their path toward completion through providing degree maps or fully outlining schedules; respondents found these tools to be valuable in helping them to **"visually see progress."** One last institutional stakeholder group that was frequently named by Latinx respondents as helpful to their success was their classroom peers. Comradery was cultivated among classmates, with these relationships serving as a major source of support for retention and completion. Amalgamated, these robust systems of support positively influenced student experiences. In the words of one Latinx respondent, **"I felt like I belong."**

Job-related factors also benefitted Latinx respondents when thinking about motivations

for staying enrolled. They desired to be successful in their careers, advance in their careers, change careers, or find future employment. Latinx re-enrollers and completers shared how earning a degree would allow them to **"move up the organizational ladder"** in their pursuit of career progression and increase the prospect of securing employment in a new career pathway—both goals that encouraged educational persistence.

Overwhelmingly, however, it was intrinsic factors that facilitated Latinx respondents' continued enrollment. Some described personal attributes like being **"self-driven," "self-motivated,"** or **"confident"** as contributing to their capacity to stay enrolled. Other stimuli were more goal-oriented, like staying focused on and reaching a personal goal, having the strong desire for or satisfaction of completion, wanting to accomplish what they started, aspiring to attain higher education, meeting the need to achieve more than they ever have, or wanting to better themselves. Lastly, Latinx respondents pushed through because they wanted to serve as a role model for their children. When expressing how their child was a major impetus for persisting, one respondent wrote how they desired to **"show my son how important education is."**

Challenges to Re-enrollment

Successful Latinx re-enrollers and completers described the challenges that were most difficult to overcome in terms of four main categories: time management and commitment, military experiences, financial obligations, and faculty support. The most substantial challenge that impacted enrollment was time management. Latinx respondents described the difficulty of balancing attending school with working full time, with most also having the added responsibility of (single) parenthood and supporting their families. Each of these commitments were equally demanding. These competing priorities made managing daily obligations arduous: course schedules often

Challenges to Enrollment for Latinx Returners			
Time Management	**Military Related**	**Financial Challenges**	**Staff Support**
Balancing working and schooling	Moving frequently	Navigating financial aid process	Lack of support
Managing competing priorities	Lack of stable internet	Accumulating debt	Lack of respect
Caring for children and families	Military orders	Paying off previous debt while funding schooling	Lack of encourage-ment
Time commitment to completion	Navigating time differences		Lack of care

conflicted with work schedules, and parenthood and other familial responsibilities weren't constrained to neat buckets of time. One person shared their frustration regarding the tension between school and work: **"Some professors require assignments due multiple times a week. Working nights and a demanding full-time job makes that hard. Professors need to realize not all students are fresh out of high school with little to no responsibility. I do most of my coursework on my weekend because I don't have much time during my work week."** Time commitment to completion, an issue already of substantial concern, became even more concerning given all of these rivaling responsibilities. Latinx respondents shared how the time left to earn a degree was challenging, with many being restricted to taking just one or two classes per semester because that's what was feasible in light of their personal load.

Many Latinx respondents also shared military-related challenges, including their family moving frequently, a lack of Internet in remote locations during deployment, and military orders causing them to stall their studies for a few months. Some experienced other challenges unique to military populations, like navigating time differences while overseas, adjusting from military life to being a civilian student, and receiving tuition assistance from the army.

More generally, Latinx respondents shared that financial challenges to re-enrollment were significant. Some shared that issues with financial aid (including navigating the financial aid process or being ineligible, accumulating debt, and juggling financial strain) were major deterrents to enrollment. Others described how they were paying off previous loans while simultaneously paying the school directly for their current tuition, causing them to slow down and even pause schooling to pay down balances. These all serve as demonstrations that returning to school is a substantial financial commitment that greatly impacts the feasibility of Latinx learners' college re-enrollment.

The final challenge surrounded a lack of support from faculty and staff. Latinx respondents described how when faculty and instructors showed a lack of respect, care, encouragement, or support, those negative behaviors served as barriers to staying enrolled. When discussing these difficulties, one person noted **"Teachers and faculty that treated me with disrespect and just flat out didn't care"** as their greatest hindrance to enrollment. Others directly named faculty and instructors who they experienced as not being supportive or encouraging, identifying this gap as a challenge to their educational success.
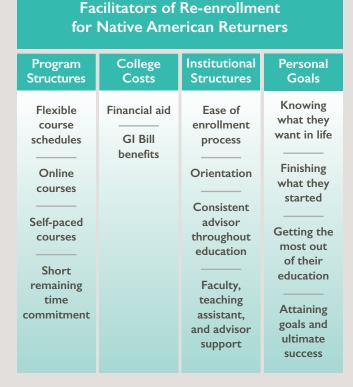
Facilitators of Re-enrollment

Native American respondents most often identified flexibility of classes and college costs as facilitators to their re-enrollment. Specifically, many discussed the importance of flexibility in course schedules because they were parents. This flexibility looked like courses being offered at different times and in varied modes, including during the evenings, on the weekends, and online. Moreover, courses that were self-paced were highly regarded, as these permitted Native American learners' engagement in their studies at their own pace and during times that accommodated their personal schedules. Relatedly, some also referenced benefits associated with the brevity of remaining school time, whether it was only needing a few more classes to earn a credential, a program requiring a short time to completion, or a program of study being the shortest possible path to degree attainment. Regarding college costs, receiving financial aid or making use of the GI Bill were instrumental to re-enrollment.

Facilitators of Re-enrollment for Native American Returners			
Program Structures	**College Costs**	**Institutional Structures**	**Personal Goals**
Flexible course schedules	Financial aid	Ease of enrollment process	Knowing what they want in life
Online courses	GI Bill benefits	Orientation	Finishing what they started
Self-paced courses		Consistent advisor throughout education	Getting the most out of their education
Short remaining time commitment		Faculty, teaching assistant, and advisor support	Attaining goals and ultimate success

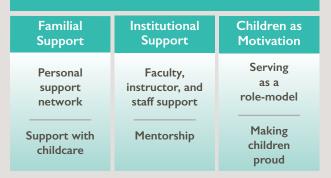Two other catalysts often mentioned as supporting re-enrollment were ease of enrollment processes, including automatically being admitted once returning to the same institution, as well as faculty and staff advisement. In particular, the orientation was described as beneficial given the fact that some learners **"feared going back to school being a non-traditional and older student."** Additionally, respondents expressed appreciation for advisors, professors, and teaching assistants who helped them once they re-entered after many years of absence. Other Native American respondents valued the consistency of having the same advisor throughout their educational career, with positive relationship-building evident by one learner mentioning how their mentor still emails them today. The final set of motivations for re-enrollment surrounded personal goal-oriented factors, like now knowing what they wanted in life due to maturity, finishing what they started, believing that they could accomplish the goal of being a college graduate, getting the most out of their education, and attaining success.

Facilitators of Staying Enrolled and Completing

Overwhelmingly, Native American respondents highlighted the significance of the support from their families as fundamental to their capacity to stay in school. They often named children and spouses, as well as siblings, friends, and others outside of what is sometimes thought of as immediate family, as integral members of their personal support network. Native American re-enrollers and completers described their family as being encouraging, even expressing how **"appreciative of their understanding"** they were during Native students' school attendance.

Facilitators of Staying Enrolled and Completing for Native American Returners		
Familial Support	**Institutional Support**	**Children as Motivation**
Personal support network	Faculty, instructor, and staff support	Serving as a role-model
Support with childcare	Mentorship	Making children proud

Additionally, parenthood, and often being single parents, made the support of family and friends even more crucial to success, with some respondents sharing that having family and friends help watch their children while they attended class or completed course assignments as being monumental.

The support of faculty, instructors, and staff was also important to retention and completion. In particular, receiving mentorship was paramount, as illustrated by this student whose mentor was attributed as the most important factor for helping them to stay the course during their educational journey: **"[My mentor] was absolutely essential in my success. He was friendly, easy to speak to, and understood what I was doing."** Professors who were described as **"very helpful,"** **"committed to teaching online in the evenings,"** and **"being there to help you understand"** were perceived as greatly caring about student success, a powerful signal for Native learners. Lastly, many Native American respondents talked about how their children were the reason they stayed in school. They wanted to demonstrate to their children that you're never too old to get a good education or earn a degree, and most of all, they desired to make their children proud.

Overwhelmingly, Native American respondents highlighted the significance of the support from their families as fundamental to their capacity to stay in school.

Challenges to Re-enrollment

Native American respondents named time management and time commitment as major challenges to enrollment. It was often difficult to balance educational requirements, childcare, and work responsibilities. Additionally, returning to school often necessitated a tremendous time commitment at the expense of other life happenings. There were many personal challenges encountered, suc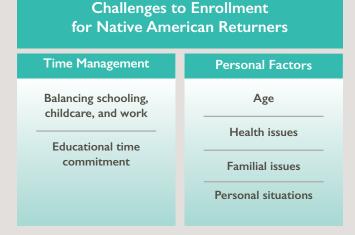h as health-related issues, familial issues, and their personal situations. There were also one-off challenges shared, including difficulties finding transportation to campus, test anxiety, coursework intensity and load, identifying degree programs that aligned with career goals, and financing education.

A final impactful challenge to the college experience of many Native American returners was being older in age. Many expressed insecurities about being an older student, including feeling as if they couldn't connect with classmates as peers or having the sense that they didn't belong. These feelings were amplified when students considered the intersection between their age and their Indigenous background in primarily White college spaces, as recounted by this completer: **"I felt like I was really different than other students being older and Indigenous among mostly white students on campus. It made it harder to connect with people and organizations."** Some Native respondents described the benefit of being able to mask their age during online courses though this concealment was not always possible in in-person settings, **"I have been grateful for online classes because as long as I don't disclose my age, then it seems I am related to more easily. In-person classes have been more challenging with classmates."**

These Native re-enrollers painted pictures of the microaggressions, discriminatory behaviors, and cultural biases they experienced in classrooms and on college campuses as a result of their age, experiences that often contributed to their decisions to not engage as fully as they would have liked. When offering feedback on how

Challenges to Enrollment for Native American Returners

Time Management	Personal Factors
Balancing schooling, childcare, and work	Age
Educational time commitment	Health issues
	Familial issues
	Personal situations

to make the college experience more pleasant for older students, Native respondents recommended for university students to be educated about broader discriminatory practices like ageism, which is rarely considered. Others shared how many people in the community could benefit from learning about their journey, noting that **"once people have given up on school as young adults, they often have no hope when they are my age."** The stigma of older age in university settings often leaves students too embarrassed to return to school, participate in campus activities, or interact with peers and other college stakeholders, to the detriment of older students' college experience as well as the colleges' benefit from the wealth of cultural capital they encompass.

CONSIDERATIONS FOR RACIAL EQUITY IN CREDENTIAL ATTAINMENT

Delving into the lived experiences of Black, Latinx, and Native American learners highlights the truth that while there might be thematic similarities in the personal, academic, and logistical factors that serve as facilitators or barriers to re-enrollment and completion, what these phenomena look like and how they are experienced in actuality is quite different for each of these populations. This understanding translates to the reality that a one-size-fits-all approach to supporting postsecondary degree attainment among racially minoritized learners and other historically marginalized groups is problematic and prohibitive. If we are to narrow the racial postsecondary attainment gap in our strides toward equitable college completion, institutional support structures must take into account the unique experiences and differential needs of each racial student group. Moreover, what has been confirmed (though rarely leveraged) is that the personal is deeply related to academic success for Black, Latinx, and Native American re-enrollers. Institutional leaders and staff, policymakers, and other relevant educational stakeholders must cultivate the cultural awareness necessary to both mitigate personal factors posing as challenges and uplift those that are catalyzing.

...a one-size-fits-all approach to supporting postsecondary degree attainment among racially minoritized learners and other historically marginalized groups is problematic and prohibitive.

Conclusion

HEI's survey of successful returning adult students has allowed a detailed depiction of the experiences of these individuals as they returned to, and in most cases, completed college. These findings illustrate a range of barriers returning students face as well as the institutional and other supports that facilitated successful enrollment and completion. Highlights of the findings are below:

- **Most returning adult students can persevere to completion, if given sufficient time and support.** Nearly three-quarters of the returning adults surveyed had completed a postsecondary credential, and most who hadn't still planned to do so.
- **Completers usually meet or exceed the goals they set.** Completers tended to earn a credential that was at least at the level they sought when they re-enrolled and often higher. Many survey respondents completed multiple credentials.
- **Adult returners re-enroll for both personal and job-related reasons.** Students most often cited achieving a personal goal, finishing what they started, and getting a better job as their motivations.
- **Financial issues are crucial to returners.** Most adults who re-enrolled indicated that they had received some form of financial support, but they still faced significant financial challenges, particularly the accumulation of student debt.
- **Postsecondary institutions can make a difference to adult re-enrollment.** Students viewed institutional supports as very helpful to re-enrolling, particularly assistance from admissions staff, acceptance of transfer credit, information about degree programs, and a rolling admissions process.
- **Institutional practices that meet the unique scheduling needs of adult returners contribute to their success.** Students identified logistical factors—particularly those related to balancing school with other responsibilities—as among the most important factors that helped them complete a credential. Key supports related to the timing and delivery of courses included the availability of online and/or hybrid courses, classes that were offered frequently, and convenient class times.
- **Clear academic pathways and policies help yield success.** Adult returners confirmed the importance of academic supports to continued enrollment, especially those that helped them stay on track such as degree maps and credit for prior learning.
- **Returners' personal lives and circumstances provide motivation and support.** Adult students who re-enrolled indicated that they had broad-based support from family, friends, employers, and others. They often mentioned internal factors such as personal determination and drive to achieve a goal as key motivators.
- **Active military and veteran students, students pursuing graduate credentials, and other adult student populations may need distinct supports.** Military and veteran students, for example, were particularly likely to value credit for prior experience, while students seeking advanced degrees more often mentioned academic supports such as projects related to career goals as particularly important.

Most notably, the extent to which these returning adult students were able to persevere to complete a credential highlights the importance of remembering that this population can be successful, given sufficient self-motivation and appropriate support.

Although survey respondents were generally consistent in the factors they identified as very important or very challenging, the relative importance of these factors often differed by institutional sector and demographic background. For example, although overall completion rates were broadly similar across institutional sectors, there were differences in the types of credentials sought and completed. In addition, returners differed in terms of their reasons for re-enrolling and experiences once enrolled, and some supports that were not in the top categories overall were important to specific groups of respondents, including some from historically marginalized racial backgrounds.

The findings from this survey are largely aligned with previous research on adults with some college but no degree. In particular, the importance placed by survey respondents on financial support, flexible enrollment options, and the ability to quickly complete a credential strongly reflect the findings of previous research. Most notably, the extent to which these returning adult students were able to persevere to complete a credential highlights the importance of remembering that this population can be successful, given sufficient self-motivation and appropriate support.

IMPLICATIONS FOR POLICY AND PRACTICE

The findings from HEI's survey of successful returning adult students offer a range of implications for policy and practice among those whose decisions impact potential degree-completers.

Postsecondary institutions: Colleges and universities are particularly well-placed to adopt policies and practices that will help returning adult students complete postsecondary credentials. As the survey findings show, adults with some college credit but no degree need flexibility above all if they are to successfully re-enroll and earn a credential. Among other things, survey respondents pointed to the need for affordable degree programs, rolling admissions so they can begin the re-enrollment process as soon as they are ready, clarity about what is required for degree programs and what they need to do to complete them, and opportunities to transfer credit from previous institutions and earn credit for prior learning. Once enrolled, these students need courses that are offered at times and in places, including online, that are accessible in their busy lives, clear guidance as to what courses to take each term, and policies that help them remain enrolled or easily re-enroll if they run into new problems. Returners also particularly need access to knowledgeable staff and faculty members who are willing to work with them to solve problems and who demonstrate their commitment to these students' ultimate success.

Policymakers: Both federal and state policymakers can be of assistance to returning adult students in the area of financial aid. For example, federal student aid is available only to students who are enrolled at least half-time in for-credit postsecondary programs. Making such aid available to the adults who need to enroll less than half time or who want to pursue non-credit credentials would expand opportunity for degree-competitors. State policymakers can do even more to help adult students, many of whom are excluded from state financial aid programs as currently designed. Policies such as focusing on need-based aid, eliminating eligibility requirements based on age or length of time since high school graduation, and allowing state aid to be used for part-time enrollment and at community colleges could all make a significant difference for returning adult students (Pingel & Holly, 2017; Taliaferro & Duke-Benfield, 2016).

Employers: Nearly a quarter of survey respondents used employer tuition assistance to help pay for completing their programs, and it seems likely that more would have used this benefit if it had been available. While nearly two-thirds of U.S. employers offer tuition assistance, most will reimburse students for expenses only after they have been paid. Unfortunately, many adults simply do not have the financial resources to pay for tuition, fees, and books out of pocket. Adjusting tuition assistance programs so that employees can use them to pay these costs up front would make such assistance more accessible to potential degree-completers (Erisman, 2019).

Adjusting tuition assistance programs so that employees can use them to pay these costs up front would make such assistance more accessible to potential degree-completers

When it comes to the over 30 million adults with some college education but no postsecondary credential, there is much that we know. We know that adults return to college for job-related and personal reasons. We know the barriers and the facilitators that impact their experience returning to school. We know factors that apply especially to certain demographic populations. What's left is for postsecondary institutions, policy makers, and employers to apply this knowledge for the well-being of returning students and society at large.

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