

BARRIERS REMAIN, ESPECIALLY FINANCIAL ONES

Unfortunately, no matter how well adults may be motivated, they often are unable to realize their dreams of going back to school. According to the American Council on Education, 60 percent of American workers lacked a college degree in 2000.

Although there are many success stories, including the ones featured here, the barriers for adult students are pervasive, persistent and, for far too many adults, insurmountable. The underlying reason for those barriers is clear: Many of the "rules" that govern postsecondary education were established decades ago and were designed to accommodate students who then represented the vast majority of college-goers — full-time, residential students in their late teens and early 20s. Today, however, only one in six undergraduates is a "typical" student who enrolls at age 18 and earns a baccalaureate degree in four years. Adult students are quickly becoming the majority on the nation's college campuses, yet the system still works against them in many cases.

Many colleges still have no programs designed for working adults — even though federal statistics show that 82 percent of undergraduate students over age 24 are employed while going to school.

A college "may have older students or have a few courses at night, and they call that the adult program," said Pamela Tate of the Council for Adult and Experiential Learning (CAEL). "In fact, it isn't. There is an enormous amount that still needs to be done if colleges want to serve adult learners."

The first step in that direction, experts say, would be for schools to provide more flexibility in course scheduling. Adult students would benefit from more evening and weekend courses, more and better online courses, and more opportunities for "accelerated-learning"—intensive classes that are specially designed for students to cover a full semester's worth of material in five or six weeks rather than 16. Arranging child care also can be

a significant problem, particularly for women, who constitute the majority of adult students.

But perhaps the most stubborn and imposing barriers facing adult students are financial ones. By some estimates, 40 percent of adult students have annual incomes of less than \$25,000 — a total that won't even cover the cost of full-time attendance at many institutions these days. Of course, most adults don't attend full time, and tuition rates do vary from school to school, ranging from comparatively low-cost tribal and community colleges up to the most expensive private universities and for-profit institutions. Still, adult students often have difficulty affording higher education because, unlike their younger counterparts, they often fail to qualify for financial aid.

In an April 2002 report titled *Held Back: How Student Aid Programs Fail Working Adults*, (FutureWorks), Brian Bosworth and Victoria Choitz pointed out that fewer than 8 percent of working adults who were enrolled less

than half time during the 1999-2000 school year received any form of federal, state or institutional financial aid. This was true despite the fact that 28 percent of these students earned less than \$35,000 annually.

Again, most aid programs were developed decades ago to serve the 18- to 22-year-old,

full-time student. For example, to be eligible for federally subsidized loans, a student generally must attend at least six credit hours per semester in an academically credentialed program. That attendance pattern is rare among adult students, who often have work and family obligations that make it difficult for them to attend even one three-hour course.

More financial help is needed

Many adults can only go to school because their employers pay. According to NCES estimates, 68 percent of employed adult students receive some

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ADULT LEARNING

type of employer support. They also tend to be white adults, employed in a professional or managerial occupation and working for a large employer.

But counting on a tuition reimbursement can be a slippery slope. One employer in Dayton, Ohio, recently stopped providing tuition reimbursement, and Sinclair Community College lost 300 students.

Although the number of firms that pay for tuition has increased nationally, "they have become more restrictive in what they will pay for," said David O. Justice of DePaul University. Most restrict the total amount spent per year per employee, and many require that the classes be work-related or that students earn a grade of B or better, Justice said. Still, even workers with a restrictive tuition-assistance program are better off than those without this important benefit.

"Most employers are smaller or mid-size, and they don't cover tuition," adds CAEL's Tate. "You don't have tuition assistance in place in the vast majority of small and midsize firms, so people have to pay the tuition themselves." And, again, if such students fail to qualify for financial aid, costs can mount up quickly. Many administrators worry about the huge debts some adults pile up in seeking their degrees, particularly single women with children. "For some, it will take a lifetime to pay them back," said the adult-program administrator at one college.

"I believe we need a whole new campaign to get colleges truly to be adult-learning-oriented, and that means in all respects," said Tate. For instance, she said, community college students need more help in making the transition from noncredit and GED programs to for-credit courses that lead to degrees and certificates. "Low-income learners especially need a pathway," Tate added. "They start out in an English-as-a-second-language (ESL) class and then get dead-ended there. They are not picked up by the colleges. There is no financing for the learner — no financial aid, and so the people who are most in need of higher education can't afford to get it."

Researchers argue that the states and the federal government need to provide more and larger tax incentives to students and employers and to authorize more funding for adult literacy and ESL classes. In their *Held Back* report, Bosworth and Choitz urge policy-makers to make more money available to adult students through

the Hope Scholarship and Lifetime Learning Tax Credit programs.

In their 2003 report *The Adult Learning Gap* (Education Commission of the States), Alice Anne Bailey and James R. Mingle also suggest a greater use of savings accounts designed for adult students. Such accounts — often called Lifetime Learning Accounts (LiLAs) or Individual Development Accounts (IDAs) — work much the same way as a 401(k) retirement plan: Money is set aside (from the employer, the worker, and sometimes from third-party organizations) for the worker to use later to pay expenses related to education, retraining and career change.

Such innovations as LiLAs and IDAs demonstrate a growing recognition of the importance of lifelong learning. Increasingly, economists, policy-makers, edu-

cation experts and workers themselves realize that, in a rapidly changing world, one can never "age out" of the need for education.

That realization is comparatively new, however, when one considers the long history of American higher education. In the past few decades, adult learners have added diversity and vitality to college campuses. In many cases, they've helped institutions survive the

demographic dip in the number of traditional-aged students. And as the landscape changes even more dramatically — as the working world requires adults to pursue continuous and increasingly complex learning — higher education will need to further hone its ability to serve the adult learner.

When David Sinclair established his college for adults in Dayton, Ohio, in 1887, he had one simple motto which Sinclair Community College still uses today: "Find the need and endeavor to meet it." It is a motto that should drive adult education for decades to come.

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Sinclair Community College student Jerry L. Mathers is living proof that postsecondary education is changing to serve Americans of all ages.