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THE COMEBACKER'S ODYSSEY

The Journey to Degree Completion



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

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The Unfinished Work of Education Attainment

In the broadest sense, the past three decades have been a success story for education attainment in the U.S. The proportion of the population with a high school degree or less has shrunk from 55 percent in 1990 to 37 percent in 2020. In that same time period, the share of the population with a bachelor's degree or higher has risen from 20 percent to 38 percent.¹ But masked in this trend of rising education attainment is a gulf in education equity. White adults are more likely to hold a bachelor's degree or higher, while a disproportionate number of Black adults and adults of Hispanic or Latino ethnicity (any race) are earning no more than a high school degree or starting college but not finishing.² This inequity has left generations of Black, Indigenous, and People of Color — often referred to as BIPOC³ — without means to achieve their full potential and has helped to entrench generational poverty.

Within this broader story is another narrative: that of the persistently large share of the U.S. adult population who, at some point, started college and earned some credit but did not complete a degree. Estimates of the size of this relatively invisible population range from 34 million⁴ to 36 million.⁵ A significant, though not fully quantified, percentage of these adults are too often strapped with debt and stranded without a viable path to economic mobility. However, we see this same population is full of promise — a promise that can only be realized when we collectively address the systemic issues that are trapping this large swath of the workforce in low-wage jobs or dead-end careers. Until we substantially decrease the number of adults who have some college, but no degree — like we have done for the number of adults with a high school diploma or less — our work in education attainment is far from over.

Racial gaps in education attainment at the scale we see cannot reasonably be attributed to personal shortcomings or individual failures. Disparities of this magnitude are congruent with the impact of larger systemic issues and problems which themselves are the result of the economic conditions and the policy choices of the past two decades, the exact timeframe that coincides with the years in which the population we serve was attempting to earn a degree. These choices and economic changes were on top of a deep history of inequity in educational outcomes, rooted in practices and arrangements that have for generations disproportionately disadvantaged economically vulnerable and non-white students.

In the end, what has really failed these individuals is *our failure* as a nation to view higher education equity as an imperative, and to collectively question and reverse embedded practices that have effectively prevented generations of promising minds from fully contributing to our society. There are many examples of people who, against so many odds, have achieved success. Operating from the strong belief that everyone should have a chance to achieve the education and career they desire, we honor these individuals by designating them **Comebackers**. They share extraordinary determination, resilience, and courage, which they have leveraged to overcome barriers and return to school to complete their degree. Grit is not, however, a policy solution that can reasonably or realistically solve systemic problems that are holding individuals, their families, and arguably our society back from thriving as we might.

In this report, we invite you to join us on our quest to better understand — and ultimately build the infrastructure to better support — our Comebackers' education journey. Whether you are new to our movement or already deeply engaged and familiar with Comebacker efforts, we believe there is something here for everyone, from practitioners and higher education institutions to local, state, and federal policymakers to employers and all of those who have successfully made the journey to and through to a degree.

The Comebacker education odyssey, much like a classic heroine's journey, has some common features. It is by understanding these common features — the terrain, if you will — that we can more effectively advocate for meaningful change, which will lead to more Comebackers being able to fulfill their education and career aspirations. In the pages that follow, we seek to convey the context from which Comebackers are attempting to return to school and complete their degrees; discuss the challenges that are thwarting them; and explore what seems to be helping (or could be helping) them successfully complete their education journey.

A MISSION OF EDUCATION EQUITY

Comebackers can and should be a vital component of any talent development strategy. In fact, we might go far as to say that without a Comebacker strategy, local workforce and economic development efforts are incomplete and short-sighted. Consider the talent conversations in recent years. On the one hand, employers have been decrying talent gaps, talent shortages, and what they see as the general mismatch of skills present in the labor pool relative to the skills that they need. On the other hand, many workers struggle to find good jobs that pay living wages for myriad reasons, including support for and access to postsecondary education. We have witnessed these conversations of late turn to the idea of employee upskilling, in which employers look to incumbent workers they can train up or educate in order to fill roles within their company. These efforts have real promise to open even more pathways back to school for Comebackers.

Focusing on adults who have earned some college but no degree for more than 15 years, The Graduate! Network has sought to shed light on this unique student population for the practitioners, researchers, institutions, and policymakers who serve them. Most recently, we released *The Comeback Story: How Adults Return to School to Complete Their Degrees*, a comprehensive report completed with [New America](#) that examines how adults successfully

returned to school and completed their degrees, mitigating challenges created by past postsecondary attempts and navigating the complexity of their lives.⁶

With funding support from [Ascendium Education Group](#), we have continued to mine our program data for insights into Comebackers' interests and goals and their actions and behaviors along their journey. The insights in this report represent the experience of a Comebacker population served by communities⁷ that have differing organizational structures but share a common core: institution-neutral navigation; services to adult learners; some aspect of practice that is focused on degree completion (often not the exclusive focus); and aligned service flow and data

collection practices. The research we completed for this report includes a literature review, a quantitative analysis of our own program data and National Student Clearinghouse enrollment records, and qualitative analysis of interviews we conducted with Comebackers and questionnaires we fielded from higher education partners. You can read more about our research plan and methodology in the Research Overview.

“We have a number of policies that are not adult friendly. However, we have worked very hard in ‘pockets of excellence’ in certain programs to be very adult friendly. We are responsive to the needs of adult learners, which has resulted in significant growth.”

Higher Education Official
Public Four-Year School

Education equity is at the heart of our mission and that of our communities, as evidenced by the demographic profile of the Comebackers serve ~~be~~ communities in our network: 69 percent of our population identify as BIPOC, specifically 44 percent as Black, 18 percent as Latina, and the remaining 7 percent as multi-racial/multi-ethnic or another race or ethnicity that is not white; 78 percent are from households earning less than \$42,000 annually;

and 64 percent identify as female.⁸ Sixty-eight percent of the adults in our study set fit the traditional definition of some college, no degree (SCND).⁹

Our communities partner with a range of public and private two-year and four-year schools. Primarily nonprofit, the schools range from those with fewer than 5,000 students to those with more than 20,000 students. The most common type of school that is graduating Comebackers is a public two-year school with mid-sized enrollment (between 10,000 and 19,000 students), but there is a long “tail” of schools that are successfully ushering Comebackers to their education destination.¹⁰ Some of these partners view adult students, including returning ones, as their primary focus and have been supporting them in interesting and innovative ways for years. Others, particularly those seeing a decline in the number of traditional students that has been exacerbated by the COVID-19 pandemic, are waking up to the necessity of seeking out new student populations, and adult students — new and returning — are increasingly viewed as an emerging strategic priority.

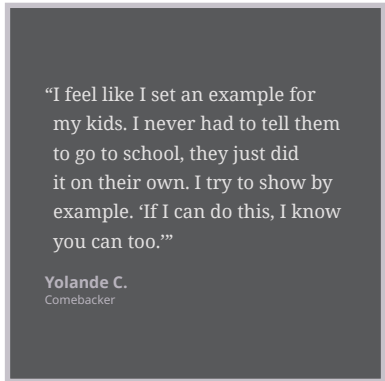
A HIGH-QUALITY CONTACT MODEL

The Network's service model starts with effectively recruiting adults into programs. Our research has consistently shown that Comebackers' motivations for wanting to complete their degree are typically intrinsic in nature and often

very personal, although as they get older, economic reasons are increasingly cited. These findings are consistent with others' research, such as Lumina Foundation's New Agenda Series. One of those reports says: "although many postsecondary programs for adults focus on workforce training, the majority reported that acquiring knowledge is a higher priority than is enhancing employability, while half are seeking baccalaureate attainment."¹¹

Our model also takes into account the most viable age group of adults to target. We have found that Comebackers tend to be slightly older than what higher education enrollment managers or policymakers might predict. On average, Comebackers engage with the Network programs in their early 30s, after which re-enrollment increases and peaks around age 39. We also found that graduation increases and peaks around age 46.¹² These findings are aligned with National Student Clearinghouse (NSC)'s 2019 findings, which reported a median age of 42 years for the some college, no degree (SCND) population.

Behind every one of these statistics are individuals with unique journeys, aspirations, and interests. To help us deepen our understanding, six Comebackers — selected because characteristics of their individual odysseys were representative of the Comebackers in our full study set — a greed to spend hours with us, candidly sharing their stories. In talking to them, we learned that it is not a coincidence that they considered returning to school sometimes decades after they first started. Many want to be a good role model for their children, especially as their children approach college age themselves. Others describe their changing marital status, often a divorce, as an impetus to return to school. Other Comebackers told us that they were considering starting or building a business of their own and saw a college education as a way of pursuing this.¹³



"I feel like I set an example for my kids. I never had to tell them to go to school, they just did it on their own. I try to show by example. 'If I can do this, I know you can too.'"

Yolande C.
Comebacker

The heart of the Network's service model is sustained, high-quality contact (HQCs) with Comebackers by Navigators, outside advisors who provide institution-agnostic guidance to Comebackers, helping them review transcripts, identify the right field of study and school, complete applications, and manage past debt. And it is a model that is helping Comebackers get back on track: those who engage with Network-affiliated programs re-enroll at a rate almost four times that of the national SCND population (50 percent versus 13 percent). And they graduate at a higher rate as well (30 percent versus 25 percent). Even more striking, Comebackers who engage with the Network and then go on to graduate are largely Black, Latina, and multi-racial/multi-ethnic (76 percent), the reverse picture of what is happening at the national level (74 percent of graduates are white). (See the Research Overview at the end of this report for a more detailed explanation of this analysis.)

Among the key takeaways we are celebrating is knowing the statistically significant effect that Navigators' HQCs have on enrollment rates. We can think of HQCs as an oasis that equips Comebackers with the provisions they require to successfully navigate the next leg of their journey. In fact, a recent analysis completed for the Network by [Urban Spatial](#) found that every additional HQC a Comebacker receives from a Network-trained Navigator corresponds to a four-tenths of 1 percent (0.44 percent) increase in the probability of enrollment. There is also a

positive correlation between tenure — the length of time between when Comebackers first engage with a Navigator to their “first action” (either re-enrollment or graduation) — and the return and graduation rates.¹⁴

The benefits of a degree are real to both the individual and society. In the U.S. today, the average person with a bachelor’s degree earns \$28,000 more every year than the average person with some college, no degree. We refer to this as the bachelor’s degree salary premium, and if you are white, you are two-times more likely than a Black person and 2.5 times more likely than a Latinx person to claim this premium in this country.¹⁵ Among the more important findings of recent research released by the Postsecondary Value Commission (completed by the Institute for Higher Education Policy and funded by The Bill & Melinda Gates Foundation), analyses from program data of the 15 University of Texas system campuses show that “Black and Latinx... completers realize substantial premiums for their degree. Five years after graduation, the median Latinx completer earns \$50,421, which is 81 percent more than their Latinx peers without a degree; median earnings are \$51,068 (a 59 percent premium) for Black completers.”¹⁶ And according to a 2019 study by the College Board, earning a college degree is associated with upward mobility (reducing the chance of needing public assistance), healthier lifestyles (reducing health care costs), and more active participation in family and civic life.¹⁷

THE COMEBACKER’S ODYSSEY

Even with stronger re-enrollment rates than the national average and evidence that the service model is yielding positive outcomes, there is more work to be done. Indeed, the impact of the pandemic in the US has made this work all the more urgent for our population: 48 percent of Black mothers said the pandemic has had a major negative impact on their ability to pay for basic necessities like housing, utilities, and food, and 66 percent of Black parents with children under the age of 18 living at home said they have experienced a disruption in employment or income during the pandemic.¹⁸ Looking at our own program data on adults who work with Network-trained Navigators to return to school, we are seeing fewer Comebackers re-enroll in school than we had expected based on enrollment rates in 2019. Of the Comebackers who had re-enrolled and were attending before the pandemic hit, more have since withdrawn than we had expected based on stop-out rates in 2019, putting their studies on hold once again.

In this report we will explore three challenges along the Comebacker’s education odyssey, which we liken to the classic heroine’s quest: (1) affording a college degree; (2) navigating mid-journey changes; and (3) persevering as a returning student. Like the classic heroine, the Comebacker must face the challenges of the known and the unknown, grapple with mid-journey setbacks (including encountering a derailer or two), and ultimately persevere to her destination, or homecoming — the graduation finish line. We aim to share what we already know about these challenges (The Known), what we have learned from our own research (The Revelation), and what we see happening that is helping Comebackers, including immediate recommendations and the promising practices, programs, and policies of our higher education partners (The Arrival).

Rocky Terrain: Economic Events and Higher Education Funding of the Early 21st Century

The past two decades have seen turbulent economic events alongside distinct shifts in higher education funding and financial aid policy, creating even more challenges for college affordability, particularly for those who are economically vulnerable.

Three economic recessions: The 2001 recession, with its “jobless recovery”; the Great Recession of 2007–2009, which resulted in an estimated loss in net worth of \$16 trillion; and the current COVID-19 recession, which has brought about unprecedented job disruption and incredible uncertainty: all three have contributed to stagnant income growth and declines in net worth for families. This greatly curtails the ability to save and pay for a college education.

Diminished state funding: The recessions also led to steep declines in state tax revenues and diminished funding of higher education. According to a 2017 Pew report, state funding of higher education — traditionally general appropriation to schools themselves — has not recovered to pre-Great Recession levels and is nearly \$9 billion below its 2008 level, after adjusting for inflation.

Increased student borrowing: Schools made up the difference in lost state appropriations by increasing tuition, effectively shifting the cost to students themselves. Students paid for rising tuition mostly through borrowing — largely unsubsidized Stafford loans — and federal legislation accommodated this trend by raising the amounts that students could borrow in 2007 and again in 2008. Annual college borrowing reached historic record levels in 2010, the same year student loan debt surpassed credit card debt. Student loan debt now stands at \$1.54 trillion, more than doubling over the past 10 years and increasing at six times the rate of inflation.

Shift away from needs-based financial aid: Policy has shifted toward federal and state funding of “tax expenditures,” also known as 529 plans, which families of lower-income students generally do not have. Federal tax expenditures on higher education grew dramatically (201 percent) between 2000 and 2017. In 2017, the federal government “spent” \$40.5 billion through the tax code (credits, deductions, exemptions, and exclusions), far more than it spent on the Pell Grant program (\$27.7 billion). Additionally, every state with a personal income tax now offers tax benefits for higher education savings, though few track this expenditure or can estimate its costs comprehensively.

Institutional merit awards: As the “list price” of college tuition has skyrocketed, schools have gravitated toward the practice of granting “merit awards,” a form of discounting used to attract academically strong and affluent students. Not the same as academic scholarships, merit awards are separate from the financial aid process and can feel like a “freebie” to families. To some experts, they also have serious equity implications. Indeed, research has shown that the shift to unsubsidized and merit-based aid dispensed by the schools and the government has lowered relative graduation rates of needy students.

Challenges Along The Way

CHALLENGE 1: AFFORDING A COLLEGE DEGREE

THE KNOWN

While it is not news that the cost of college has skyrocketed for everyone, it is important to remember that the past two decades over which our study group of Comebackers was attempting to earn a college degree, was also a period of wrenching economic change that especially diminished low-income families' ability to save and pay for college and completely altered the funding environment of higher education. The same time period also saw significant shifts in higher education funding and financial aid policy. (See page 9, *Rocky Terrain: Economic Events and Higher Education Funding of the Early 21st Century*.) Taken together, these changes have riddled the Comebacker journey with financial pitfalls and roadblocks.

Weighed Down by Existing Debt Loads

The population served by our model — predominantly low-income, female, and Black, Latina, and multi-racial/multi-ethnic individuals — is shouldering the burden of this nationwide problem of staggering student loan debt. According to [AAWU](#), student loan debt is disproportionately held by females (they account for two-thirds of total student loan debt), Black women graduates (they have the highest average loan debt, at \$37,558), and female first-generation students (females whose parents held only a high school diploma borrowed, on average, \$4,146 more than those whose parents had a bachelor's degree). Moreover, their ability to pay off this debt is hampered by the gender wage gap.¹⁹

Not only do Comebackers have no degree or credential to show for this debt but accruing student debt is more likely to have serious negative financial consequences for them. Students who leave college without completing their academic program are more than twice as likely as graduates to default on their student loans.²⁰ These are individuals our affiliate communities work with every day: 40 percent of Comebackers who engaged with them said

they had defaulted student loan debt or were unsure of their loan repayment status. Defaulted student loan debt can quickly lead to negative marks on credit reports and lowered credit scores, further debilitating the financial well-being of low-income individuals and seriously undermining upward mobility.

Institutional Debt and the “Transcript Trap”

Staggering student loan debt is not the only financial burden brought about by an attempt to earn a college degree. The second debt crisis is a quieter but perhaps even more pernicious financial trap Comebackers often find themselves in: owing a back balance to a previous school. Different from student loan debt, institutional debt results from unpaid balances for tuition as well as for other school costs, such as library and lab fees, housing, and even parking permits.²¹ There is an estimated \$15 billion in unpaid balances to college and universities owed by 6.6 million students.²²

To force students to make good on these unpaid balances, it has become standard practice for schools to freeze a student’s status and progress. As noted by Bringing Theory to Practice Director David Scobey, this means they “cannot enroll in new courses, graduate from their home institution, transfer credits to a new institution, get official copies of their transcript or access a Pell Grant or other public aid for which they may be eligible.”²³ Owing a back balance to a school is often the reason why a student’s first attempt at a degree came to a halt. He said, “for a significant number of students, the term-to-term struggle to balance tuition, wages, rent, food, health care and childcare makes even small debts unmanageable, and they leave school.”²⁴

Institutional debt also can be a “hard stop” that keeps Comebackers from returning to school, especially when they want to transfer and find they cannot access even a simple transcript, let alone the credits they completed and paid for. According to one survey of schools, 98 percent said they withhold transcripts of students with institutional debt, even though there is no federal basis for this practice.²⁵ In states such as Ohio, where institutional debt is referred to the attorney general’s office, the amount owed can balloon over time, as interest, fines, and other collection fees are heaped on top of the original debt.²⁶

There seems to be little financial basis for institutions and states collecting on institutional debt. As Piet van Lier of Policy Matters Ohio found, “the positive impact of collecting it is likely relatively small for schools. Ohio State University, for example, has certified \$60.5 million worth of active student-debt accounts to the AGO over the past four decades. Even in the unlikely event that the entire amount were to be collected in one year, it would amount to only 0.8% of its \$7.5 billion annual budget.”²⁷ In the end, these policies are having a punitive effect: by preventing them from continuing their education, schools are effectively trapping former students, especially BIPOC ones, in low-wage jobs with no educational path to improve their economic position.

“Holding a transcript to leverage repayment of debt seems criminal. Often the student has paid tens of thousands of dollars for 99 percent of the credits they have completed, yet their entire official transcript can be trapped due to a relatively small amount owed.”

Julie Szeltner
Senior Director, College Now Greater Cleveland

THE REVELATION

In our interviews with Comebackers, we heard first-person accounts of how attempting to earn a college degree not only put them in serious financial peril, but arguably made them worse off. With no degree to show for their effort and often staggering debt loads, Comebackers often found themselves in situations that made returning to school a complicated, even risky prospect.

Starting at the Back of the Pack

Comebackers commonly tell a story of entering their education journey at a distinct disadvantage. This was true of the Comebackers we interviewed for this report, most of whom described upbringings where they faced significant challenges, starting with living in and attending under-resourced communities and schools. This marginalization only compounded the additional challenges many of them faced, which included being raised in a single parent household, troubled relationships with parents, experiencing the divorce of their parents, moving frequently, and unplanned pregnancy. In most cases, there was no or little expectation of significant financial assistance from family to attend college. Indeed, several appeared to have applied for financial aid as independent students. Furthermore, most were the first or among the first of their families to attend college and seemed to have started their education journeys with little guidance on how to finance their education or even a sense for the level of debt they might have to take on in order to complete a degree.

“The way I saw it was, if I can’t pay for my schooling, I won’t be able to pay for that loan.”

Itza P.
Comebacker

The Deceptive Lure of Pell Grants

Qualifying for a Pell Grant was perhaps the start of a series of events that put several of the Comebackers we interviewed into serious financial straits. The Pell Grant program has been the cornerstone of federal needs-based aid to especially low-income students since the 1970s. It provides portable grants to students enrolled in undergraduate degree and certificate programs who meet a financial means test. Students must complete a Free Application for Federal Student Aid (FAFSA) to apply for a Pell, and grants are awarded on a sliding scale based on a student’s financial need.

All the Comebackers we interviewed said they had completed a FAFSA with no issue and all at some point on their education journey qualified for and used Pell Grants. This might have been an anomaly: a 2017 study commissioned by the National College Attainment Network (NCAN) found that, in most states, high school seniors in higher-poverty school districts were less likely to complete the FAFSA than students in wealthier districts. Further, since the pandemic hit FAFSA submissions have dropped for schools with high percentages of low-income students as well as for schools with high concentrations of minority students.²⁸

“Reflecting on [life in] the inner city, it’s hard to get out of there, get a good education. Things like Pell grants — people don’t know they have access to it.”

Tierra P.
Comebacker

But for none of the Comebackers we interviewed did Pell Grants fully cover

the cost of tuition. Four took out student loans to cover the rest of tuition, and today three of the four have tens of thousands in student loan debt from attending community colleges, state schools, and private schools. All were in default at some point and only one has completed her degree so far.

Financial Aid Pitfalls

We also heard from three Comebackers about how they hit or were about to hit the lifetime cap on receiving Pell Grants, which is 12 semesters. Because Comebackers are often having to extend their time in school (discussed in the next section), it is not unusual for them to reach the cap before they finish, which further imperils their progress. In one case, school scholarships and state grants kept the Comebacker on track. In another, the Comebacker is paying out of pocket. For a third Comebacker, it remains to be seen how losing this aid when she hits the lifetime cap this year will impinge on her ability to finish.

Tripping up academically can also seriously undermine Comebackers' ability to access financial aid (Pell Grants, student loans, work study). To maintain "satisfactory academic progress" (SAP), students must meet three criteria: they must complete at least two-thirds of the credits they attempt; they must maintain a cumulative GPA of 2.0; and they must complete their degree in 150 percent of the time that the degree should take.²⁹ Several Comebackers we interviewed failed to make SAP at some point during the education journey and, as a result, lost their access to federal financial aid. For two Comebackers, access to financial aid was lost due to a drop in their GPAs. An excess of credits pushed another beyond the time allotted to complete her degree.

Poor academic performance in even one semester can make it difficult for a student to regain SAP status.³⁰ Students who fail to meet SAP can make an appeal to their school, claiming special circumstances (for example, the death of a family member), but they must prove that this special circumstance will not be an ongoing barrier. Even so, low-income students who fail to meet SAP often find themselves between a rock and a hard place: they can only regain access to financial aid by restoring their SAP status, but they cannot restore their SAP status without accessing financial aid.

Surprised by Institutional Debt

Comebackers are often surprised to find they have institutional debt with a previous school. In one case, a Comebacker had a hold placed on her account as a result of a financial aid overpayment that had been mistakenly awarded. This was discovered by her when she subsequently took steps to transfer and the school refused to issue a transcript, effectively preventing her from completing her degree. She spent years paying the school back, including hefty interest payments. To further exacerbate her barriers to returning, her state's attorney general office garnished part of her tax return every year up until recently. Another Comebacker was alerted to an outstanding balance she had with a previous school when the school approached her about forgiving half the debt if she paid the other half and re-enrolled. In the end, she decided to pay off the full balance so that she could transfer to another school.

In hearing these Comebacker stories, it is hard not to conclude that receiving a Pell Grant and qualifying for

student loans might mask the very high cost of tuition for low-income students and the financial risks they could be taking on.

CHALLENGE 2: NAVIGATING MID-JOURNEY CHANGES

THE KNOWN

Attending college is often a transformative experience and making changes along the journey is not uncommon. According to the National Center on Education Statistics, a third of all students change their major.³¹ One study found that switching majors had little impact on graduation rates.³² Another study suggested that it is the timing of the major switch, rather than the switch itself or how frequently it happens, that impacts completion rates.³³ The same study suggested that switching majors could be viewed as “an affirmative commitment to finish.”

Changing schools is common as well, though the repercussions of this kind of change appear to be more consequential for Comebackers. According to the NSC Research Center, the overall transfer rate was last measured at 38 percent (based on a nationwide cohort that started in 2011 and was followed over a six-year period).³⁴ Students of different races and ethnicities, however, show different transfer patterns: Black and Latino students were less likely to have transferred from a two-year to a four-year school, instead transferring from a two-year to another two-year. And they were more likely to have transferred from a four-year to a two-year institution, as opposed to white and Asian students, who transferred from a four-year to a two-year school during the summer months only.³⁵ This analysis suggests that, at least for the population served by our model, changing schools can be viewed as a signal of making mid-course corrections.

THE REVELATION

Comebackers who go on to re-enroll often make changes as well. According to an analysis of our administrative data, more than half of Comebackers (56 percent) who engaged with the Network and then re-enrolled made a change: 11 percent changed their school, 16 percent changed their field of study, and 29 percent changed both. Comebackers of the lowest income bracket (family annual income of \$42,000 or lower) were most likely to have changed their field of study, and they were especially more likely to have changed both their field of study and their school. Even half of Comebackers with two years or more of academic progress already under their belt made some type of change upon re-enrolling.

A more worrisome picture emerges when looking at the impact of changing schools on completion rates. Comebackers who stayed with the same school and field of study had the highest completion rates (56 percent). For Comebackers who changed schools, however, completion rates were significantly lower (14 percent), regardless of whether they changed their major.³⁶

Why Comebackers Change Schools

In interviewing Comebackers, we learned that they changed schools (often in conjunction with changing their major) for myriad reasons. Several changed schools because the first one was not a good fit. One Comebacker, for example, started off as an accounting major at a four-year school, largely at the urging of her parents, who wanted her to make a “safe” choice. Her lifelong desire was to be a baker, however, so, not surprisingly, she did not finish her degree program, leaving school as a sophomore. With time and maturity, she eventually enrolled in culinary school.

Another notable change we heard about from Comebackers was the decision to switch from a four-year to two-year school. These Comebackers talked about their decision in terms of wanting to “put a stake in the ground.” In other words, having not yet completed a degree, they wanted to earn an interim credential as quickly and as inexpensively as possible. One Comebacker, for example, would have jumped at the chance to finish her bachelor’s degree in sociology, but she decided to transfer to a two-year because it aligned with her job requirements and she was using employer benefits to pay for her degree. Like many other Comebackers, it is her plan to finish her two-year degree and then continue with her studies at a four-year school.

And this Comebacker is well advised to pursue her four-year degree. Research conducted by Bridging The Talent Gap (BTTG) shows a clear “education premium” when employers consider the workplace skills of applicants with various education credentials. When employers were asked about important applied work skills — problem solving, leadership, ability to work with diverse populations, information technology literacy, and teamwork/collaboration — they were more likely to say bachelor’s degree candidates possessed these skills compared to those with a two-year degree. Across all applied skills, about 76 percent of employers say job candidates with a bachelor’s degree have these skills, compared to about 63 percent of employers saying the same for those with a two-year degree.³⁷

“As a higher education institution, we must realize that to provide services to students who want an education we must work around our students’ limitations and that means employment, family, and other obligations that take priority.”

Higher Education Official
Public Four-Year School

Setbacks from Credit Loss

While somewhat difficult to discern from our program data and Comebacker interviews, it appears that lower completion rates for those who changed their schools could be traced back to credit loss during the transfer process. Credit loss happens when the receiving institution does not fully accept credits previously earned by the student. Research has shown that a significant proportion of students lose credits during the transfer process.³⁸

Comebackers, in particular, seem to be at a distinct disadvantage when it comes to schools accepting credits during the transfer process. Institutional and state policies tend to be written with a vertical transfer in mind — that is, students going from a two-year to a four-year school — but as we already noted, many Comebackers are

“I work 80 hours a week, and that doesn’t include school. The perseverance and the will... I never thought I would be in school in my 40’s, but I work two jobs, and I had to do something about it.”

Yolande C.
Comebacker

following non-traditional pathways (i.e., multiple transfers, reverse transfers, and lateral transfers). College credits typically do not expire but program requirements do change, and this might affect a Comebacker’s ability to transfer or reapply credits, especially in the STEM fields. Furthermore, developmental and remedial classes are not credit-bearing and would not be accepted by the receiving school. This may be an issue for the population in our study set: 36 percent of Comebackers who started at a two-year school had at least two years of academic progress by the time they engaged with a Navigator, suggesting that some of their completed coursework could have been in remedial or development classes and therefore not transferable.

Additional credit loss can happen when there is a change in major as well, and some schools require students to have received certain grades in classes in order for the credit to transfer. Transfer students with an excessive number of transfer credits also might find that schools will not accept all of them, given accreditation standards that require a certain percentage of credits applied toward a degree be awarded by that institution. It has even been suggested that, because states have traditionally funded community colleges based on student enrollment, there is an incentive for two-year schools to encourage students to take additional credits, even if it is not likely these credits would transfer to a four-year school.³⁹

Missed Opportunities for Prior Learning Assessment

On the other hand, lower completion rates also could be the result of missed opportunities for Comebackers to earn credits through prior learning assessment (PLA). A 2020 study by the Western Interstate Commissions for Higher Education (WICHE) and the Council for Adult and Experiential Learning (CAEL) showed that adult students who earned credits through PLA, which they defined as the evaluation and awarding of credits for outside learning such as military training, corporate or workplace learning, licenses and certifications, and other experiential learning, were more likely to graduate than non-PLA students and that it took them less time to earn their degrees, saving them money.⁴⁰ It is notable that only one Comebacker we interviewed was given the opportunity to apply for credit through PLA, and in the end her application was denied. For the others, it appears the opportunity to earn credit through PLA was either not promoted or made available

The Harsh Consequences of Making the Wrong Choice

Navigating the road to a college degree is a complex process, and many people along the way get tripped up. But for Comebackers, who are often navigating this road alone, the chances of making a wrong turn or taking a less optimal path are much higher. Several Comebackers we interviewed appeared to have had a distinct lack of guidance or support in their decision to make changes along their education journey, and they seemed to enter these changes without fully understanding their repercussions. One Comebacker, who matriculated on and off at a community college for four years, never declared a major, even though by her estimate she had earned more than 70 credits. By the time she was ready to return to school, she decided that she had outgrown the community college and transferred to a four-year school without exploring the idea of completing a two-year degree. No

one at her original school suggested that she finish her associate's degree first or even seemed to notice her withdrawal from the school. Two other Comebackers changed their schools to for-profits only to discover that this was not the right choice for them.

In the end, whether it is credit loss, missed opportunities to earn credit through PLA, or lack of guidance and support, Comebackers' decisions to transfer schools can result in longer-than-anticipated times to completion. Given that many Comebackers are employed full time and have care-taking responsibilities, even the slightest change in circumstance — an illness, a sudden expense, or a change in work schedule or employment status — can be enough to knock them off track again. And even when a Comebacker is able to finish, taking longer “impacts postsecondary value, because each additional semester a student spends in college... adds costs for the student (and the institution),” as pointed out recently by The Postsecondary Value Commission.⁴¹

CHALLENGE 3: PERSEVERING AS A RETURNING ADULT STUDENT

Like a determined heroine, Comebackers have amazing stories of perseverance. As we detailed in *The Comeback Story*, a Comebacker who has stopped out is not necessarily a dropout. Indeed, there may be good reasons for a Comebacker to have periods of non-enrollment on her way to graduation and to take more time to complete a program. With this mind, we believe that *perseverance* — the will to continue — is a more useful metric in describing a successful Comebacker experience than the traditional metric of *persistence*, or uninterrupted enrollment.

THE KNOWN

According to a survey conducted by Public Agenda, prospective adult students (new and returning) are looking for schools that have high-quality teachers, are affordable, offer programs that help them gain workplace skills, and help them stay on track and find a job after graduation.⁴² As pointed out by CAEL, adult students also have a different learning style from traditional (usually younger) students: they tend to be self-motivated, with expectations of finite benefits from education in the near future; they typically bring knowledge through workforce experience and self-study, seeking recognition in the classroom; they often have time constraints due to family and work responsibilities, requiring they be very focused in their school work; and they tend to be “goal-motivated, [needing] unambiguous statements of what is expected of them.”⁴³

The Complexities of Completion

Comebackers often have not yet acquired or do not have access to the information, skills, and resources to navigate the complexities of and sustain momentum in a degree program, putting them at risk of stopping out. According to Lumina Foundation's New Agenda Series, those who are first-generation, part-time, lower socioeconomic status, single parents, or employed more than 20 hours per week are at a disadvantage when it comes to completing a degree.⁴⁴ Those with any or a combination of these circumstances can exist on the periphery of higher education, making them all but invisible on campus. Often they have very limited support from government programs or the institution itself, leading them to drop in and out of programs, sometimes earning so

Do Employers Support Their Workers' Education Ambitions?

Despite some optimistic estimates about the number of employers offering college tuition assistance from certain proprietary sources — some claiming figures as high as 92 percent — the reality is less encouraging. Bridging The Talent Gap (BTTG) research indicates that about 54 percent of employers offer financial support for coursework either in traditional postsecondary institutions or from non-college learning providers. This figure is consistent with that reported by the Society for Human Resources Management in its annual work benefits survey, which was at 56 percent in 2019.

It is helpful that more than half of employers understand and act on the value of an educated workforce, but that figure hides substantial concerns that show in the details. Among large organizations (more than 500 employees) surveyed by BTTG, the figure for college tuition support sits at 79 percent. For small organizations (employers with fewer than 500 people), however, this figure is a mere 46 percent. The troubling aspect of this reality emerges when you take into account that 60.5 million workers (47 percent of the U.S. workforce) are employed by companies with fewer than 500 employees.

Bridging The Talent Gap, is The Graduate Network's employer and employee engagement initiative, and the BTTG research provided in this report is supported by funding from Walmart and [Trellis Foundation](#).

few credits that they are not even acknowledged in formal accounting of student enrollments.⁴⁵ Research suggests that the most disadvantaged adult learners would benefit in four areas: navigational support and mentoring; financial aid support, including employer-provided tuition support (see sidebar below), grants, paid employment and debt forgiveness; peer community support; and guided and specific academic plans such as career pathways.⁴⁶

Discerning Institutional Metrics

For Comebackers, returning to school often involves untangling a whole host of challenges. Among these challenges is finding the school that fits their needs. In looking for the right fit, many adult students are overlooking institutional indicators that the school may not be equipped to provide the support they need, including institutional drop-out rates and lack of successful student outcomes such as the ability for alumni to find a job. Experts and policymakers have been working to make information about the cost and quality of colleges and universities more transparent. Resources like the U.S. Department of Education's [College Scorecard](#), a website that compares colleges across metrics including graduation rates, retention, and student debt, is one such example. One reason adult prospective students may not believe these metrics are absolutely essential is that they may think students themselves are solely responsible for graduating or finding a job, rather than linking these outcomes to the policies and practices of higher education institutions.⁴⁷

THE REVELATION

When you talk with Comebackers, you will hear a tendency for them to blame themselves for not finishing school. But if you dig deeper into their experience as a returning adult student on campus, they will share feelings of being unwelcome or uncomfortable, of not fitting in. For many, it has been a long while since they were back on campus and in the classroom, making even a virtual setting a jarring experience. For almost a third of Comebackers (27 percent), it has been five or more years since their last enrollment experience.

Navigating Academic Bumps in the Road

Returning to certain subjects dogged Comebackers in their attempts to complete a degree. Two Comebackers we interviewed spoke about ongoing struggles with math. Others felt that writing was a skill they needed to hone. And then there were adjustments that needed to be made to the ways education is delivered today. In particular, proficiency with digital skills and access to the internet are taken as a given for students now. We know that, for some students, lacking these things was their reason for stopping out the first time — for Comebackers these can be real barriers to a successful educational experience.

“I was destined to go to college.”

Jessica M.
Comebacker

Making Sense of Non-Degree Credentials

We also see that, in going back to school, many Comebackers recognize the long road ahead, along with the difficulty of maintaining momentum. As a result, they are adjusting their approach, looking to complete a leg at a time. When considering going back to school, Comebackers often start off with a particular credential in mind, presumably the one they were working on before they stopped out. And, in fact, of Comebackers who went on

to finish, most earned the credential that they had said they wanted to. But sometimes they ended up earning a different one, and often this credential was a step below what they had in mind. For example, 38 percent of Comebackers said they wanted to complete a four-year degree but ended up earning a two-year degree. This was true for Comebackers who wanted to earn a two-year degree as well: 18 percent of them ended up earning an undergraduate certificate.⁴⁸

Certificates, certifications, and non-degree credentials, including those not offered by a postsecondary institution, are undisputedly a part of many Comebackers' education journeys. According to a survey of Comebackers we conducted in December 2019, respondents were more likely to have said they earned a non-degree credential than to have said that they had gone back to finish their degree.

According to the Rutgers Education and Employment Research Center, non-degree credentials encompass a wide range of awards, such as “noncredit and credit certificates, industry certifications, occupational licensure, apprenticeships, and badges and microcredentials, offered by educational institutions, private training providers, industry associations, unions, and others.”⁴⁹

“I can pay for a certification or training, but I can't have the financial burden of pursuing a college degree.”

Comebacker

Of the Comebackers we interviewed for this report, almost all said they had earned or were in the process of earning a certificate or certification. Most seemed to have enrolled in certification programs that were separate from a degree program. What is interesting is where along their education journeys the certifications seemed to come into play. Four Comebackers earned a certification sometime after their first try at school ended with a stop-out. Another Comebacker with a certification started her education journey with the certification program, which was in culinary arts, and then moved onto a two-year degree program and an entirely different field of study, paralegal studies. Either way, non-degree credentials were perceived for Comebackers to expand their immediate job prospects and often achieve that end.

“When appropriate, I encourage Comebackers to start with earning a certificate. It’s a sign of progress and puts them within shooting distance of earning an associate’s degree and ultimately a bachelor’s degree.”

Kannon Hall
Lead Navigator, Education 2 Employment
Partners — Corpus Christi, TX

We also learned some of the reasons why Comebackers turned to certifications and other non-degree credentials. For one Comebacker, after stopping out from community college and then from a for-profit school, she quickly enrolled in a program that certified her as a certified nursing assistant (CNA); the credential requirement suggested being a CNA would be a big step up from the fast-food industry, where she had been working since high school; however, in reality the pay and working conditions were not materially better.⁵⁰ For another Comebacker highlighted previously in this report, being a baker had been a lifelong dream; after stopping out of a four-year school, her eventual next step was to earn a certificate in culinary arts. Since the certificate came at a comparatively lower cost, it was therefore a less risky way for her to pursue this dream, and it certainly was over a much

shorter period. Another Comebacker talked about earning a certification in customer service in order to satisfy requirements for public assistance, but she did not see much value in having earned it. Another is working on an associate’s degree in business while simultaneously working on certificates in marketing and web design as part of her degree program, both of which she hopes to draw upon in building her business.

These Comebackers are showing sensitivity to the changing needs of employers in recent years. Both the bachelor’s degree and professional/industry certification were the credentials most often identified by more than 1,800 employers surveyed by BTTG as most needed over the next five years (47 percent for each credential). This finding contrasts with employers’ needs for those with an associate’s degree, with only 33 percent anticipating increased need for the future.⁵¹

Plotting and maintaining a course from re-enrollment to completion can be overwhelming for anyone, but especially for Comebackers, who often are facing academic obstacles and are sorting through a barrage of credential options. To fully capture the value, non-degree credentials should be mile markers along the journey, not destinations in and of themselves.

“For me, a degree does not mean anything... it won’t precede me, it will be of little consequence or value, but it is the reality. Some people need the degree for their work or ego. I value the education, not the degree.”

Shantoya S.
Comebacker

The Arrival: Transforming The Journey

Today, the Comebacker's quest to achieve a degree — and the career access and social capital it represents — is riddled with pitfalls, roadblocks, and detours, challenges often imposed by outside forces. We at The Graduate! Network are working toward a world where Comebackers can return to school unencumbered by crippling financial constraints and finish financially intact, where they have access to the information necessary to make wise choices as they navigate along their paths, and where they are valued members of their respective schools' communities.

Now is a time to reorient our thinking on how best to capitalize on the untapped potential of this population. We can start by recasting the debate around major initiatives aimed toward higher education not as a bailout but rather as one of deferred investment that makes up for a tumultuous two decades on top of centuries of systemic and structural practices that reinforced and codified racial inequities. As the nation begins to emerge from the economic recession brought on by the pandemic, we have a unique opportunity to evaluate the interesting and innovative ways institutions and policymakers have responded to this unprecedented crisis, as well as to reimagine practices in ways that fully support educational equity and economic justice.

“We value the contributions
adult learners make on campus.”

Higher Education Official
Public Four-Year School

Based on our scan of what is going on out there, we see two immediate priorities for action. We also see a growing cadre of purpose-built solutions for adult learners that provide interesting alternatives for Comebackers, as well as much promise in the actions of some of our higher education partners.

IMMEDIATE PRIORITIES FOR ACTION

Revamp the Pell Grant Program

The CARES Act, signed into law in March 2020, currently freezes any Pell Grant awards counting toward the lifetime cap. Why not make this permanent, or at the very least extend the lifetime cap, so that Comebackers, who are often only able to take a couple classes at a time, can continue to access financial aid until they graduate? Additionally, less punitive measures related to maintaining Satisfactory Academic Progress (SAP) should be considered, such as the SAP “reset” proposed by Higher Learning Advocates: “After a period of non-enrollment, students who have lost access to federal financial aid should have their eligibility reinstated. The way, adults can re-enter the higher education system and have another chance at a degree or credential.”⁵² A federal reset would set the stage for states and schools themselves to relax their policies around maintaining SAP.

Eliminate Debt Traps

Schools and states should not be in the business of debt collection, nor should they be holding low-income students’ educational prospects hostage. Punitive policies targeting students who owe back balances, especially transcript withholding, should be banned at the institutional and state levels. As schools experimenting with debt forgiveness are already learning, there is a growing body of evidence that forgiving institutional debt can result in a net gain of tuition dollars to the school, as students are able to return and complete their degrees. Schools should also facilitate better communication between financial aid offices and bursar offices, so students are not caught by surprise when a back balance is threatening their status. And if it is the practice of schools to write off institutional debt owed by students after a certain period of time, then students should be granted amnesty after this period, have their active status reinstated, and be invited to return. In fact, students should be able to access any credits they have completed and paid for, perhaps through the creation of a national repository of earned credits.⁵³ Large scale change could, in fact, be facilitated by a federal rule banning punitive transcript hold practices.

Expand Employer-Sponsored Tuition Assistance Plans

Tuition assistance programs can be a powerful tool for recruitment and retention. However, less than 60 percent of employers offer them and they are generally underutilized when they are offered. The Graduate! Network’s own research has shown a deep gap between availability of such programs in large employers (close to 80 percent of those surveyed) and smaller employers (less than 50 percent of those surveyed). We encourage all employers to consider how they might use proven strategies, such as those mapped by [Upskill America](#), to invest in the continuing education of all their workers and particularly those on the front lines. We further call on elected officials, policy makers, and corporate leaders to consider how tax incentives and other policy measures could be enacted to ensure employer tuition investments are equitably distributed in support of those workers who could most benefit from this support.

PROMISING PRACTICES, PROGRAMS, AND POLICIES IN HIGHER EDUCATION

The following promising practices, programs, and policies come from some of our higher education partners,

and we celebrate their interesting and creative efforts — some on-going and some new — to meet the needs of Comebackers and address the inequities of our postsecondary system. (For details on how this information was collected, see the Research Overview at the end of this report.) This list is by no means exhaustive nor is it intended as an endorsement of their actions. Rather, our hope is that by sharing it, we spur on increased focus and innovation around serving the Comebacker population.

Welcome Comebackers

This section describes how schools are or could be onboarding adults who are considering returning to school. But we emphasize that it is not enough to *just market* to Comebackers. Schools should commit to putting adult-supporting processes in place as well, such as those described below. The goal should be completion, not enrollment.

Reach out to those with some college but no degree. More schools are developing and executing marketing campaigns specific to adult learners, with imagery and messaging that is reflective of and speaks to the demographic. These campaigns are often direct in their messaging, showing pathways to employment, available scholarships, time to graduation, and job opportunities in targeted fields of study, and sometimes they incorporate a direct outreach component conducted with community partners. Some schools have created sections of their websites specifically for returning students, such as the University of Missouri–Kansas City’s transfer student and adult learner [website](#). We offer this suggestion with the caveat that schools must be transparent and up-front about key metrics that are relevant to adult students, such as graduation rates, job placements, and average student debt incurred.

Create special admissions processes. Interesting features of these special admissions programs include debt forgiveness, letters of recommendation accepted in place of transcripts, and waived application fees and testing requirements. Wayne State University has led the way on making debt forgiveness a part of special admissions programs for returning adult students with [Warrior Way Back](#), but other schools are rolling out their own programs, including University of New Mexico’s [Graduation Project](#) and [Rejoin the Pack](#), University of Louisville’s [Organizational Leadership & Learning Program](#), and Chestnut Hill College’s recently announced [Helping Others by Providing Education](#) (HOPE) scholarship, intended for students in its Accelerated Adult Degree Program who have left school with more than 75 percent of their coursework complete but who stopped out because of a business hold.

Optimize Credit And Degree Awarding For Comebackers

Provide advisors trained in awarding transfer credit. Some schools, such as Whitworth University’s [School of Continuing Studies](#), have a separate admissions team for departments or programs that are targeting adult students, while Temple University has a separate unit within admissions dedicated to evaluating transfer student applications. Some admissions offices at four-year schools even have an informal practice of advising applicants with a lot of existing credit to take a few classes at a community college to earn an associate’s degree, and then transfer to them to earn their bachelor’s degree.

“I think there is a strong desire, and some external pressure, for the institution to attract, retain and graduate more adult students, but institutional resources remain focused primarily on traditional students.”

Higher Education Official
Public Four-Year School

Offer Prior Learning Assessment. Several of our higher education partners offer portfolio classes that facilitate PLA, such as the [AAPLE Program](#) (Assessment and Accreditation of Prior Learning Experience) at Cleveland State University, which starts with a two-credit course that teaches students the essentials of portfolio writing and where they can earn up to 24 credits. Central New Mexico Community College has an abundance of other ways for returning students to earn credit for their work experience, which include credit by exam, industry credentials, employer training, and locally evaluated training programs provided through partners. Some school-employer partnerships articulate credit for employer training, such as that between [Southern Louisiana Community College and McDonald's](#).

Embed credentials into degree pathways. Several schools have gotten deep into certificate and other non-degree training programs by partnering with course-to-job marketplaces, including Texas A&M-Kingsville, which is part of [Coastal Compass](#), a nonprofit course-to-job marketplace. New frameworks for assessing non-degree credentials are emerging as well, including a framework guide issued by [Rutgers' Education and Employment Research Center](#) and the [WorkCred](#) framework, developed by a coalition of higher education associations. A 2018 study for the American Enterprise Institute suggests that embedding marketable skills training — conferred through a certificate program — into associate of arts programs is one way to render them more valuable in the eyes of employers and to correct the “wage penalty” that earners of these degrees experience (assuming they complete them).⁵⁴

Invest in Comebackers

Award more scholarships and grants. Western Governors University stood out to us on this front. It offers [Opportunity Grants](#), for students who do not have access to traditional state and federal funding, and [Resiliency Grants](#), for students facing significant financial barriers. Several higher education partners offer scholarships specifically for returning students, such as University of Louisville's [Osher Reentry Scholarship](#), available to former students who have been out of school five or more years. There are also state-level scholarship programs for returning adult students, such as [KC Scholars](#).

Distribute emergency and micro grants. These grants are generally handed out on a case-by-case basis to students facing an emergency and who are at risk of stopping out. While usually small in size (i.e., less than \$1,000), these “one and done” awards are large enough to keep vulnerable students on track. Many schools adopted this practice of handing out emergency and micro grants during the pandemic in response to job disruption, including Eastern Washington University, with its micro grants program. If grants are

“We are being strategic in providing scholarships, financial aid beyond Title IV and state aid, and prior institutional debt relief for adult learners. For a minimum investment per student, we're addressing systemic barriers that have kept adult learners marginalized for too long.”

Cedric Deadmon
KC Degrees

not feasible, schools could consider increasing the allowable balance students can carry from semester to semester, a practice many started during the pandemic and should keep in place.

“We have seen students’ accounts placed on hold for relatively small balances — even for minor infractions, such as borrowing a laptop from the school that was then stolen — effectively preventing them from continuing their studies. Providing micro grants of less than \$1,000 is often enough for students to return to school.”

Jodi Brant
Education Attainment Navigator, Great Minds —
Spokane, WA

Help with non-tuition costs. Several schools offer outright grants for non-tuition costs such as textbooks and childcare, while others have adopted policies that essentially provide assistance with non-tuition costs, such as allowing students to charge books and supplies against pending financial aid or crediting balances for any excess financial aid to cover non-tuition costs such as transportation, childcare, and room and board. Other schools have taken a more practical approach, setting up textbook lending libraries, laptop loaner programs, and food pantries, or providing free parking and subsidized transit passes.

Cultivate a Supportive Campus for Comebackers

Tailor offerings. Even before the pandemic hit, many schools were already rolling out flexible and plentiful course offerings to appeal to all types of students. These include evening, weekend, online, in-person, hybrid, synchronous, and asynchronous options, and all possible combinations of these. Central New Mexico Community College has the ultimate offering for adult students: [Attend Anywhere](#),

where students choose the method of delivery and length of term for all their classes.

Offer degree completion programs. Several schools now offer adult degree completion programs, specifically designed with returning adult students in mind, especially those who have earned a significant number of credits. Examples include Chestnut Hill College’s [Accelerated Adult Degree Program](#), which offers degrees in 12 fields of study and one certificate program and has an accelerated eight-week format, and University of Akron’s [Bachelor of Organizational Supervision](#), which takes certificate and associate degree courses from any major and then helps the student complete a business, computer, or supervision degree. Schools are also drawing upon the principles of andragogy, or methods of teaching aimed at adults and not children or adolescents, to create these programs, such as cohort formation, course consolidation, and degree maps, which are semester-by-semester course listings that a student needs to take in order to graduate on time. The postsecondary accreditation process itself could be used to encourage innovation around adult student programming.

Provide supportive services. Schools are getting creative with services they offer to adult students, many of whom have not been on a campus for many years. These include tutoring services, writing centers, and mentorships with faculty, staff, and peers. Chestnut Hill College recently introduced a [Professional Practices Seminar](#), intended for students who have been out of school for 10+ years and who have fewer than 15 transfer credits; with its focus on developing educational goals, this course already is improving retention rates for the most at-risk adult students. Some schools are dedicating spaces on campus just for adult students, such as the combination computer lab/student lounge that is part of the [Adult Focus](#) program at the University of Akron.

Make advising “intrusive.” Schools cannot assume that students have a clear understanding of how to plan, study, or prioritize, so increasingly advisors are more proactively engaging with students, ideally before they become at risk of stopping out. Coastal Bend College provides [Success Coaches](#), who work with students to develop personalized goals and a pathway plan once they choose a degree or certificate program. University of Missouri-Kansas City follows the [Student Success](#) model. In some schools, academic advising and career counseling are integrated so that students can tie their education goals more directly to their career goals.

THE NETWORK’S COMMITMENT

The Graduate! Network connects efforts around the country all working to create conditions where adults can achieve their degree completion ambitions. We reaffirm our commitment to championing the value of investing in this large, but largely invisible, talent pool. For the community of Comebackers, and because we have a responsibility to work toward justice, we pledge the following:

- To do all within our power to ensure Comebackers have supports so that the inequities they confront do not derail their educational goals.
- To work tirelessly to ensure practitioners have the knowledge and tools available to them to support the Comebackers they serve all the way to their goals, fully recognizing that every person who has the courage to seek assistance on their educational journey has a unique set of gifts, aspirations, and experiences.
- To never lose sight of the reality that long-term educational equity requires fundamental system change; we will continuously and loudly name inequities, share our learning broadly, and elevate the voices of Comebackers to guide us toward a more just and equitable future.

The Network commits to embedding these pillars into all our work, to honestly and intentionally evaluate progress against these pledges, to listen, to take risks and own our shortcomings, and to work every day to be true to the imperative for a more just future for all.

Research Overview

DATA SOURCES

The research presented in this report is based on analysis of data and information collected through several sources:

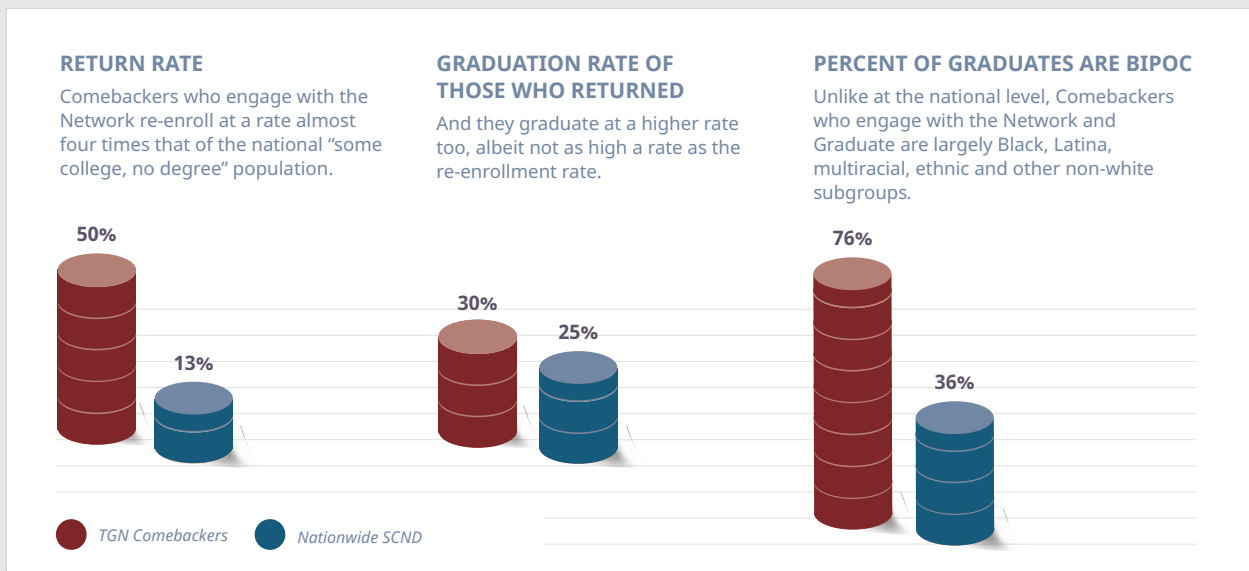
- A literature review of reports, articles, and studies related to our research questions.
- Administrative data collected by 12 Network communities (as of early October 2020): Albuquerque, NM; Cleveland, OH; Corpus Christi, TX; Detroit, MI; Greensboro, NC; Kansas City, MO; Louisville, KY; Philadelphia, PA; Rhode Island; San Antonio, TX; St. Louis, MO; and Spokane, WA.
- National Student Clearinghouse (NSC) enrollment and graduation records (as of October 2020) for Comebackers in the study set.
- Interviews conducted with six Comebackers who engaged with six different Network communities: Cleveland, OH; Detroit, MI; Kansas City, MO; Philadelphia, PA; San Antonio, TX; and Spokane, WA. These Comebackers were selected based on criteria that aligned with our research questions, which included: a race or ethnicity that was not white; family annual income no more than \$42,000; and more than a single term completed in their last enrollment prior to engagement with a Network program. Three rounds of interviews conducted over Zoom with each Comebacker were completed over a four-week period from February to March 2021.
- An online questionnaire fielded to 27 higher education institutions that partner with seven Network communities and one school that had a pre-existing relationship with the research team. The questionnaire was comprised of 43 open-ended questions asking school officials to provide details on programs, policies, and practices in nine areas: marketing, admissions and transfers, transferring credit, prior learning assessment, financial aid, academic support, student life and support, academic and career advising, and other innovations. Thirty-one responses from 19 schools were received (multiple responses from a school were accepted), for a school response rate of 68 percent.

METHODOLOGY

Quantitative and qualitative research methods were used for this report.

Quantitative analysis: The full study set for the quantitative analysis consisted of 8,401 adults who had some degree of contact with a Graduate! Network program and were in the “some college, no degree” category, meaning they had completed at a minimum one term of coursework but were not matriculating when they contacted the program. These student-level administrative data records were augmented by enrollment and graduation records obtained from the NSC. Unless otherwise noted, the analysis presented in this report is for this study set. Data were analyzed by the Network using standard descriptive statistics and cross tabulations. [Urban Spatial](#) conducted logistic regression modeling of the same study set.

For our analysis comparing national enrollment and graduation rates to rates for Comebackers who engaged with the Network (see page 7 and graphs below), figures cited for the nationwide SCND population come from [NSC's 2019 report](#). Figures cited for the Network's Comebackers are based on an analysis of administrative data using a methodology that mirrors NSC's methodology from the 2019 report. For its analysis, NSC looked at the group of 36 million Americans who had at least one completed enrollment record but no graduation record over a 20-year period and followed what they did over the next five years. To mirror this methodology, we limited our analysis to Comebackers (n=1,011) who engaged with the Network at least five years prior (October 2015) from the date of our administrative records (October 2020). Important note: because this subgroup is defined by a long period of time (i.e., the program was in existence at least five years ago), the majority of Comebackers in this subgroup came from the Graduate! Philadelphia program, which is the longest-running program in the Network. Note that a Comebacker is credited with a successful outcome at the first documented completion of a credential, but we know that many continue on to earn additional credentials.



Qualitative analysis: Data from two qualitative research activities were analyzed — interview feedback from Comebackers, and questionnaire responses submitted by higher education partners. For the Comebacker interviews, feedback was collected in a common protocol and also recorded in transcript form. This feedback was analyzed for common patterns and themes, and interesting quotes and storylines were identified. Note that one Comebacker who was interviewed did not want to have her name listed by cited quotes and is identified as “Comebacker.” The Higher Education Partner Questionnaire was fielded via online survey format. Responses were also analyzed for common patterns and themes, and promising practices, programs, and policies were identified and further investigated via online searches.

Synthesis: The final step of the research process was to combine the findings of the quantitative and qualitative activities and to identify key concepts and trends. An advisory group of national experts from the arenas of higher education, policy, and research provided guidance and feedback throughout the entire process.

DATA LIMITATIONS

We acknowledge the following limitations of our data:

- The study set was limited to adults for whom there were corresponding enrollment and graduation records from NSC, which was done through a process of matching name and date of birth from the Network’s administrative data. Instances where there was an incorrect or missing date of birth or where there had been a name change or difference in recorded name resulted in unmatched records. Adults with unmatched records were not included in the study set.
- There was incomplete demographic information for our study set, limiting our ability to draw strong conclusions when cross tabulating against these variables, especially for family annual income. The percentages of non-blank responses for key demographics cited in this report were: gender identity, 83 percent; race/ethnicity, 74 percent; family annual income, 39 percent.
- Some data collection methods relied on self-reported perceptions and behaviors.

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- Thanks to the school officials from our higher education partners who completed the questionnaire.

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ABOUT US

The Graduate! Network catalyzes communities and systems around the interests of individual ambitions and goals in the collective movement toward full education and economic equity. The Network mobilizes, seeds, connects, and supports regional initiatives focused on Comebacker degree attainment. Network communities are adult postsecondary completion initiatives that share core beliefs, values, strategies, programmatic interventions, technologies, and methodology. **Data That Move Us** is the Network's data capture, analysis, interpretation, and reporting program designed to advance the nation's collective understanding of Comebackers and inspire policies and practices that better support degree completion among historically disadvantaged people. You can find more information about Data That Move Us [here](#) and more about The Graduate! Network (now TGN@CAEL).

Ascendium Education Group is a 501(c)(3) nonprofit organization committed to helping people reach the education and career goals that matter to them. Ascendium invests in initiatives designed to increase the number of students from low-income backgrounds who complete postsecondary degrees, certificates and workforce training programs, with an emphasis on first-generation students, incarcerated adults, rural community members, students of color and veterans. Ascendium's work identifies, validates and expands best practices to promote large-scale change at the institutional, system and state levels, with the intention of elevating opportunity for all. For more information, visit ascendiumphilanthropy.org.

Endnotes

¹ Figures for the adult population 25 years and over. All data from the U.S. Census Bureau: 1990 Census of Population (CP-3-4, Table 1), 2000 Decennial Census (Table DP2), 2010 ACS 1-Year Estimates (Table 1D: S1501), and 2020 Current Population Survey, Education Attainment in the United States (Table 3).

² Based on analysis of data from the U.S. Census Bureau, 2020 Current Population Survey, Education Attainment in the United States (Table 3).

³ Regarding descriptors for race and ethnicity, we use the term **BIPOC** when referring to the non-white population generally. When referring to our Comebacker population we call them Black, Latina, and multi-racial/multi-ethnic; this is reflective of their demographic breakdown based on Comebacker self-reporting. When citing others' research, we use the descriptors used in their published reports.

⁴ As reported in the U.S. Census Bureau, Current Population Survey, 2020 Annual Social and Economic Supplement.

⁵ Doug Shapiro, Mikyung Ryu, Faye Huie, and Qing Liu, [Some College, No Degree: A 2019 Snapshot for the Nation and 50 States](#), Report #17, National Student Clearinghouse Research Center, October 2019.

⁶ Hadass Sheffer, Iris Palmer, and Annette B. Mattei, [The Comeback Story: How Adults Return to School to Complete their Degrees](#), The Graduate! Network and New America, September 2020.

⁷ Our data set is comprised of Comebacker records from eight active communities [College Now Greater Cleveland (Cleveland, OH), Detroit Drives Degrees (Detroit, MI), Graduate! Philadelphia (Philadelphia, PA), Greater Minds Spokane (Spokane, WA), KC Degrees (Kansas City, MO), Mission: Graduate (Albuquerque, NM), Education to Employment Partners (Corpus Christi, TX) and Upgrade (San Antonio, TX)] and 4 inactive communities (Greensboro, NC; Louisville, KY; Rhode Island; and St. Louis, MO).

⁸ All data and analysis cited in this report, unless otherwise noted, are for a study set of 8,401 adults who had some degree of contact with a Network community affiliate program and were in the "some college, no degree" category, meaning they had completed at a minimum one term of coursework but were not attending school when they contacted the program. Student-level administrative data records were augmented by enrollment and graduation records obtained from National Student Clearinghouse (NSC) and were current as of October 2020.

⁹ As reported in The Comeback Story, not all the adults who seek our services are strictly SCND by definition. In fact, one in ten engaged with the Network while already enrolled — perhaps to decrease their risk of stopping out — and one in five had already earned a postsecondary credential and were looking to continue their journey.

¹⁰ From the Network's own analysis of administrative data of institutions where Comebackers matriculated (as of October 2020) augmented by institutional records from [IPEDS](#) (Integrated Postsecondary Education Data System), maintained by the National Center for Education Statistics.

- ¹¹ Brian Pusser, David W. Breneman, Bruce M. Gansneder, Kay J. Kohl, John S. Levin, John H. Milam, and Sarah E. Turner, [*Returning to Learning: Adults' Success in College is Key to America's Future, New Agenda Series*](#), Lumina Foundation for Education, March 2007, 15.
- ¹² Reported by the Network's Data That Move Us project in 2018.
- ¹³ Sixty percent of small business owners are age 40–59. Small Business Trends (website), [*STARTUP STATISTICS — The Numbers You Need to Know*](#), January 22, 2021.
- ¹⁴ Urban Spatial's modeling was completed for the Network in January 2021 using the same study set of 8,401 Comebackers as the Network's own analysis.
- ¹⁵ Calculated from data from the U.S. Census, 2019 American Community Survey, 1-Year Estimates.
- ¹⁶ Postsecondary Value Commission, [*Equitable Value: Promoting Economic Mobility and Social Justice through Postsecondary Education*](#), May 2021.
- ¹⁷ Jennifer Ma, Matea Pender, and Meredith Welch, [*Education Pays 2019: The Benefits of Higher Education for Individuals and Society, Trends in Higher Education Series*](#), College Board, 2019.
- ¹⁸ As reported in Jessica Grose, "[The Primal Scream: American's Mothers Are in Crisis](#)," The New York Times, February 7, 2021, 12–13. Original sources of statistics cited: (1) KFF/The Undeclared Survey on Race and Health, Conducted August 20–September 14, 2020, and (2) Kaiser Family Foundation.
- ¹⁹ AAUW, 2020
- ²⁰ AAUW, 2020
- ²¹ David Scobey, "[The Other Student Debt Crisis](#)," Inside Higher Ed, December 4, 2017. Scobey was a senior scholar with The Graduate! Network in 2017.
- ²² Julia Karon, James Dean Ward, Catharine Bond Hill, and Martin Kurzweil, [*Solving Stranded Credits: Assessing the Scope and Effects of Transcript Withholding on Students, States, and Institutions*](#), Ithaca S+R, October 5, 2020.
- ²³ Scobey, 2017
- ²⁴ Scobey, 2017
- ²⁵ Cited in internal research conducted by HCM Strategists for the Ohio Cradle to Career Network. The survey cited was conducted by the National Association of College and University Business Officers (NACUBO) in 2016.
- ²⁶ Piet van Lier, [*Collecting Against the Future: Student Debt-Practices Undermine Ohio's Higher Education Goals*](#), Policy Matters Ohio, February 2020.
- ²⁷ P. van Lier, 2020

- ²⁸ National College Attainment Network (website), [Why Invest in Increasing FAFSA Completion?](#)
- ²⁹ For example, a student matriculating full time would have three years total to complete an associate's degree and six years total to complete a bachelor's degree.
- ³⁰ Ashley Clark, [What Works for Today's Students — Satisfactory Academic Progress Reset](#), Higher Learning Advocates, April 1, 2020.
- ³¹ Jon Marcus, ["More People with Bachelor's Degrees Go back to School to Learn Skilled Trades,"](#) Washington Post, November 20, 2020.
- ³² Ed Venit, ["How Late is Too Late? Myths and Facts about the Consequences of Switching College Majors,"](#) Education Advisory Board, 2016.
- ³³ Cameron Wright, [Choose Wisely: A Study of College Major Choice and Major Switching Behavior](#) (dissertation), Pardee RAND Graduate School, 2018.
- ³² The Comebacker's Odyssey: The Journey to Degree Completion
- ³⁴ Doug Shapiro, Afet Dundar, Faye Huie, Phoebe Khasiala Wakhungu, Ayesha Bhimdiwari, Angel Nathan, and Hwang Youngsik, [Transfer and Mobility: A National View of Student Movement in Postsecondary Institutions](#), Fall 2011 Cohort, Signature Report No. 15, National Student Clearinghouse Research Center, July 2018.
- ³⁵ We acknowledge that the term Asian in this analysis is insufficiently disaggregated. As noted recently by the Postsecondary Value Commission in its [Equitable Value](#) report: "Our current postsecondary data system fails to appropriately disaggregate among 25 distinct, self-identified AAPI [Asian American and Pacific Islander] subgroups, masking variations in postsecondary access, completion, and outcomes for AAPI students and limiting our ability to address inequitable postsecondary value. Although similar issues of variation may exist within other subgroup populations, the issue is especially acute within the AAPI community."
- ³⁶ Based on an analysis of the subset of Comebackers who engaged with the Network at least five years ago.
- ³⁷ Bridging the Talent Gap is a Network initiative to activate employers — and the nearly \$100 billion they invest in education and training each year — in support of our collective movement toward full education and economic equity. For more information, visit [BridgingTheTalentGap.org](#). Percentages extracted from the Bridging The Talent Gap employer dataset using a Tableau Public dashboard.
- ³⁸ Matt S. Giani, ["The Correlates of Credit Loss: How Demographics, Pre-Transfer Academics, and Institutions Relate to the Loss of Credits for Vertical Transfer Students,"](#) Research in Higher Education, volume 60, pp. 1113–1141, February 21, 2019.
- ³⁹ Giani, 2019

⁴⁰ Rebecca Klein-Collins, Jason Taylor, Carianne Bishop, Peace Bransberger, Patrick Lane, and Sarah Leibrandt, *The PLA Boost: Results from a 72-Institution Targeted Study of Prior Learning Assessment and Adult Student Outcomes* (Executive Summary), CAEL and WICHE, December 2020 (Revised).

⁴¹ Postsecondary Value Commission, 2021

⁴² Rebecca Silliman and David Schleifer, [*A Major Step: What Adults Without Degrees Say About Going \(Back\) to College*](#), Public Agenda, 2018.

⁴³ CAEL, [*Learning Styles of Adult Learners*](#) (website), January 8, 2016.

⁴⁴ Brian Pusser, David W. Breneman, Bruce M. Gansneder, Kay J. Kohl, John S. Levin, John H. Milam, and Sarah E. Turner, [*Returning to Learning: Adults' Success in College is Key to America's Future*](#), New Agenda Series, Lumina Foundation for Education, March 2007, p.15.

⁴⁵ Pusser, Breneman, Gansneder, Kohl, Levin, Milam, and Turner, 2007

⁴⁶ Pusser, Breneman, Gansneder, Kohl, Levin, Milam, and Turner, 2007

⁴⁷ Silliman and Schleifer, 2018.

⁴⁸ Note that our methodology credits a Comebacker with a successful outcome upon completion of the first credential but does not follow the Comebacker after this. Anecdotally, however, we know that many Comebackers continue with their education journey after completing their first credential.

⁴⁹ Michelle Van Noy, Heather McKay, and Suzanne Michael, [*Non-Degree Credential Quality: A Conceptual Framework to Guide Measurement*](#) (Piscataway, NJ: Rutgers Education and Employment Research Center, July 2019).

⁵⁰ This Comebacker's experience is a common one among retail workers. BLS data for 2019 show 29.7 percent of retail salespeople have not attained an education credential beyond high school. For all occupations, this figure is 23.6 percent. Among retail salespeople, 28 percent have some college but have not gained a postsecondary credential, compared to 20 percent for all occupations. Retail occupations, which include fast food jobs, maintain workers in a "holding pattern" in which they have neither the resources nor guidance to break into careers requiring greater education achievement.

⁵¹ Based on BTTG research conducted from 2016 through 2021 asking employers how their education needs for workers with a variety of credentials will change over the next five years.

⁵² Clark, 2020

⁵³ Scobey, 2017

⁵⁴ Mark Schneider and Matthew Sigelman, *Saving the Associate of Arts Degree: How an A.A. Degree Can Become a Better Path to Labor Market Success*, American Enterprise Institute, January 2018.