# Policy Brief

## Ecosystems of Support for Adult Students



*College Promise and Educational Testing Service (ETS) partnered to lead five design teams - Promise experts from the research, practitioner, and finance communities - to coauthor reports under the theme, "Ecosystems of Support for Five College Promise Populations." Louis Soares of the American Council on Education, Nate Johnson of Postsecondary Analytics, Hadass Sheffer of the Graduate! Network, Patricia Steele of Higher Ed Insight, Adam Bush of College Unbound, Reuben Ford of Social Research and Demonstration Corp., and Jessica Gibson of the Tennessee Higher Education Commission led the Adult Student team, whose report has been excerpted for this brief.*

Postsecondary credentials are the key to individual opportunity, national competitiveness, and social mobility in today's economy. As technological advances and global trade integration have transformed the knowledge and skill requirements of work in America, employer demand for postsecondary education and credentials has risen dramatically. Where in 1973 just 28% of jobs required individuals to possess some postsecondary education, that figure stood at 59% in 2010 and was anticipated to rise beyond 65% by 2020 [1]. Crucially, the country will not meet this demand for postsecondary skills through traditional-age students alone.

Adult students - who comprise 37% of U.S. college students - are 25 and older and (a) financially independent, (b) employed, (c) have dependents, and/or (d) are current or former military veterans. Unfortunately, our present system of postsecondary education is ill-equipped to enroll and graduate the 60% of American adults 25 and older who do not possess a postsecondary degree [2]. Although adult students share some of the same difficulties of traditional-aged students (e.g., food insecurity, student loan debt, etc.), those difficulties can be compounded by restrictive institutional policies (e.g., inflexible class schedules, lack of available office/student services hours, and lack of strategies to help students balance education with familial and occupational obligations).

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## DATA PROFILE FOR ADULT STUDENTS

Adult students represent a growing and significant proportion of the undergraduate student body, making up <u>37% of college enrollees.</u>

The projected number of students over the age of 25 enrolled in college is expected to <u>increase to over 10.1 million by 2021</u>.

There are currently about <u>37 million</u> adults ages 25–64 who do not have degrees and have household incomes of $50,000 or less. <u>Only about 3% of these adults are currently enrolled</u> in postsecondary education.

Adult learners who experience success in higher education often experience economic and personal benefits, which are likely to <u>transfer social, political, and economic benefits for our broader society</u>.

Adult Promise Programs (APP) can ameliorate these issues. An APP would consist of tuition-free enrollment, program-neutral advising, holistic financial counseling, and holistic mentoring enhancements, such as low-cost food services and pantries, child care, and emergency aid. This brief provides a framework of support for an APP that could be implemented on a federal, state, or community level. This framework would pay and provide supports for adults in low-income situations to complete a wide variety of quality post-secondary programs - including degree programs, recognized apprenticeships, certification and licensure programs, and industry-recognized career pathway programs - at little to no cost to themselves.

### College Promise Framework for Supporting Adult College Students

A model APP begins with a core promise upon which additional supports could be added. The framework is grounded in the idea that promise programs will likely emerge through piecing together existing efforts and available resources. Last-dollar models for college promise initiatives are a common foundation to which supports and enhancements can be added.

| Adult Promise Program Enhancements | | | |
|---|---|---|---|
| Eliminate Trivial Fees & Financial Holds | Eliminate or Reform Burdensome Policies & Procedures | Flexible Hours for All Campus-Based Support Services | Policy Review & Changes to Reduce Barriers to Completion |
| College Credit for Prior Learning & Experience | Emergency Aid Funding | Onsite Food & Child Care | Modest Stipend Payments |
| The Core Promise | | | |
| Tuition-Free Enrollment | Program-Neutral Intake Advising | Holistic Financial Counseling | Holistic Mentoring |

## *The Core Promise*

Tuition-Free Enrollment: To provide adults a guarantee that their postsecondary education will be affordable, the program should commit to tuition-free access for all eligible students. To fulfill this promise, the program will provide a last-dollar APP grant to cover the entirety of adults' tuition and/or fees.

Student/Individual Eligibility Criteria: A model APP is targeted to working-age Americans without a college degree who are not making a middle-class income.
- Initial Eligibility: To enter the APP, adults must be financially independent [3] state residents under age 65 who do not possess a postsecondary degree and who have a household income below $50,000 in the year in which they first apply [15].
- Continuing Eligibility: Adult students remain eligible for the APP so long as they (a) are enrolled in but have not completed their first Title IV-eligible [4] certificate, licensure, or undergraduate degree program; (b) file a FAFSA as an independent individual with no financial assistance from their family; and (c) maintain a 2.0 "promise GPA" [5].
- Institution/Program Eligibility: To maximize adult students' range of program choice, offer relevant curricula that embed students deeper within their professional relationships, and honor adults' time constraints and prior commitments to work and family, a model APP would permit eligible adults to pursue short-term occupational credentials as well as traditional college degrees [6].

Advising and Mentorship: At the heart of the APP is a host of critical support services designed specifically to meet adult learners' educational, financial, and advising needs, from recruitment and enrollment to credential completion. All participating programs would be registered with the state to enable program oversight and well-informed intake advising.
- Intake and Navigation Advising: Students' first point of contact will be with Promise program navigators. These APP personnel would be sited at local colleges or outreach centers to help enroll interested adults in the promise program and set them on a course for success.
- Financial Advising: Before and as part of the APP enrollment process, adult students will also consult with designated APP financial advisors who are employed by the college of their choice and will assist with financial issues.
- Holistic Mentorship: Once adults have enrolled in an academic or occupational program, they will receive regular, mandatory, personalized, and holistic counseling from mentors affiliated with their chosen postsecondary program [7]. Mentors will serve as their primary point of contact for academic, financial, career, and other needs.

*Adult Promise Program Enhancements*

An adult college promise program should take seriously the systemic hurdles that adult students must overcome to succeed in higher education and recognize that those hurdles often manifest on the scale of daily needs like food and childcare. To alleviate these everyday burdens, the program should offer:

- A modest, prorated stipend of $20 per credit hour or equivalent to help defray the costs of books, supplies and transportation [8].
- On-site childcare during class hours and/or childcare vouchers and a list of local providers.
- On-site meals to help adults better fit postsecondary coursework into their busy schedules.
- Emergency aid to assist and retain students who encounter acute but surmountable financial crises. To conserve funds, such aid should be dispensed as needed and at the discretion of program administrators, with a per-incident limit of $2,000 and a per-student lifetime limit of $6,000.

Postsecondary providers can also implement a range of administrative policies that support adult students:

- Relax or eliminate undue restrictions on postsecondary credit transfer. Permit reverse transfer and award of degrees for reverse transfer.
- Offer assessments of prior learning and credits at no cost to students and provide staff to help students navigate the process of obtaining transcripts for credits.
- Eliminate outdated course requirements and prerequisites.
- Offer blocked/consolidated course schedules for working students.
- Eliminate billing and finance practices that generate financial holds (and interest charges) for trivial liabilities (e.g.,small tuition shortfalls, late fees, transfer fees, library fines, parking tickets, etc.) and eliminate policies that withhold transcripts until such trivial financial holds are resolved.
- Eliminate overage charges for supplemental credits.
- Provide extended hours for all campus-based support services, including at least some concurrent hours to minimize the trips to campus adults must make to complete administrative errands.
- Review and eliminate early registration deadlines that require students to make curricular decisions before learning their aid awards.

## Adult Promise Program Implementation and Funding

There are three models under which the APP framework could be implemented: federal, state, and community. Under a federal implementation, the federal government oversees a nationwide APP and delegates program delivery to states, communities (county/municipal/local support organizations), and institutions. Under a state implementation, states develop an APP without significant support from the federal government (outside of Pell Grant dollars) and partners with

Adult Student Design Team

- Louis Soares, American Council on Education
- Nate Johnson, Postsecondary Analytics
- Hadass Sheffer, The Graduate! Network
- Patricia Steele, Higher Ed Insight
- Adam Bush, College Unbound
- Reuben Ford, Social Research and Demonstration Corporation
- Jessica Gibson, Tennessee Higher Education Commission

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communities and institutions. Under community implementation, an individual community develops an APP without support from the federal or state government (outside of federal Pell Grant dollars and state financial aid and social support programs), partnering with local institutions who are expected to carry a modest funding burden.

**Federal Adult Promise Program Model**

Program Offerings: All core APP and APP enhancement components
Simplified Division of Funding: 60% federal; 20% state; 10% community; 10% institution

Division of Financial Responsibility:
- Federal: Tuition (80%)
- State: Tuition (20%); Stipend (25%); Credit for prior learning assessment (50%); Salary for mentors, counseling, and advising (25%); Student emergency fund (25%)
- County/Local: Stipend (75%); Onsite food and child care (50%); Credit for prior learning assessment (50%); Salary for mentors, counseling, and advising (25%); Student emergency fund (50%)
- Institution/Organization: Onsite food and child care (50%); Salary for mentors, counseling, and advising (50%); Student emergency fund (25%); Fee waivers and institutional policy reform (100%); Additional hours for campus-based support (100%)

**State Adult Promise Program Model**

Program Offerings: All core APP, APP enhancements (stipend, credit for prior learning, student emergency fund, & policy reform)
Simplified Division of Funding: 50% state; 40% community; 10% institution

Division of Financial Responsibility:
- State: Tuition (60%); Stipend (50%); Credit for prior learning assessment (100%); Salary for mentors, counseling, and advising (25%); Student emergency fund (25%)
- County/Local: Tuition (40%); Stipend (50%); Salary for mentors, counseling, and advising (25%); Student emergency fund (50%)
- Institution/Organization: Salary for mentors, counseling, and advising (50%); Student emergency fund (25%); Institutional policy reform (100%)

**Community Adult Promise Program Model**

Program Offerings: All core APP, APP enhancements (modest stipend, on-site food & child care, credit for prior learning assessment, & policy reform)
Simplified Division of Funding: 80% community; 10% institution

Division of Financial Responsibility:
- County/Local: Tuition (100%); Stipend (100%); Onsite food and child care (50%); Salary for mentors, counseling, and advising (25%)
- Institution/Organization: Onsite food and child care (50%); Credit for prior learning assessment (100%); Salary for mentors, counseling, and advising (75%); Institutional policy reform (100%)

*Financing Adult Promise Programs*

Funding for an APP should be designed with the following criteria in mind: 1) adequacy to support the promised benefits; 2) progressivity of the underlying revenue source; and 3) ability to survive or even grow during economic recessions.

A federally funded program supported by a progressive income tax would meet all these criteria, because the federal government has the capacity to increase spending during recessions, when eligibility and demand would likely increase, and has the appropriate tax mechanisms already in place. State, local, or privately funded programs might need to be more creative in their approaches to finance or might have to balance these criteria without meeting all of them entirely. Many

state and local revenue sources - sales taxes and lotteries, especially - are regressive, so that the potential benefits of the programs to lower-income populations would be partially offset by the higher tax burdens. States are also limited in their ability to raise revenue during recessions, because they are required to maintain balanced budgets. Private investments, too, tend to decrease in value during economic downturns, limiting potential payouts from endowments or similar funds. Appropriate state and local sources of funding for an APP could include: 1) progressive business payroll taxes; 2) state/local income tax credits for contributions to designated Promise programs; and 3) corporate taxes.

## Conclusion

Currently, our postsecondary systems inadvertently shut out adults from furthering or resuming their education, either by disregarding previous academic accomplishments, providing inflexible course schedules, or not considering the costs of non-tuition-related necessities, which tend to expand along with the familial obligations of older student populations. Implementing College Promise programs that target the adult student population specifically can assuage these issues. Such programs must be flexible, allowing adults to pursue various types of academic programs (i.e., degrees, certificates, apprenticeships, etc.) that work with their occupational and familial commitments. They must also provide a support system in form of mentors, navigators, and financial advisors to guide adult students through their postsecondary education in an affordable and timely manner. However, APPs cannot work in isolation to achieve these outcomes. Postsecondary institutions must change their policies and practices to better accommodate this population; stakeholder support, including from businesses and philanthropies, will be needed to help fund APPs; and state and local governments must plan, implement, and evaluate these programs well. By working together, the nation can help adult students attain postsecondary success.

## References

1. Carnevale, A.P., Jayasundera, T., & Cheah, B. The College Advantage: Weather the Economic Storm. Georgetown University Center on Education and the Workforce. https://1gyhoq479ufd3yna29x7ubjn-wpengine.netdna-ssl.com/wp-content/uploads/2014/11/CollegeAdvantage.ExecutiveSummary.081412.pdf
2. U.S. Census Bureau. 2019. https://www.census.gov/programs-surveys/acs/technical-documentation/table-and-geography-changes/2017/1-year.html).
3. Financially independent adults are those that declare themselves as an independent on their federal tax return and FAFSA.
4. A Title IV-eligible program is one whose institution has been verified by the Department of Education as legally allowed to operate within a state and its accreditation status (Hegji, A. (2018). The Higher Education Act (HEA): A primer (Report No. R43351). Federation of American Scientists. https://fas.org/sgp/crs/misc/R43351.pdf).
5. "Promise GPA" is calculated using only the courses taken during their enrollment in the APP and not their cumulative GPA (intended for students with prior college credit)
6. Short-term certificates represent the fastest growing postsecondary credential, increasing from 6% of postsecondary awards in 1980 to 22% in 2012 (Carnevale, A., Rose, S. J., & Hanson, A. R. 2012.Certificates: Gateway to gainful employment and college degrees. Georgetown University Center on Education and the Workforce. https://1gyhoq479ufd3yna29x7ubjn-wpengine.netdna-ssl.com/wp-content/uploads/2014/11/Certificates.FullReport.061812.pdf).
7. This program element is modeled in part on the highly successful City University of New York's ASAP program (Scrivener, S., Weiss, J. M., Ratledge, A., Rudd, T., Sommo, C., & Fresques, H. 2015. Doubling graduation rates: Three-year effects of CUNY's Accelerated Study in Associate Programs (ASAP) for developmental education students. MDRC. https://www.mdrc.org/publication/doubling-graduation-rates)
8. Participating programs that do not already operate on a credit-hour basis should consult with state APP administrators to calibrate stipend awards.