



# Fall Policy Forum 2008

## *Addressing Adult Learners' Financial Barriers to Postsecondary Education*

**National College Transition Network – Fall Policy Forum  
October 28, 2008**

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The Council for Adult and Experiential Learning



# WELCOME

- This policy forum is moderated by Ellen Hewett, Director of NCTN with support from Priyanka Sharma, Coordinator of NCTN.
- Presenters are Dr. Judy Wertheim and Karen Steinberg from the Council of Adult and Experiential Learning (CAEL).



# Appreciation

- The National College Transition Network of World Education thanks the Nellie Mae Foundation for the financial support needed to offer this forum.
- The 2008 ***Adult Learning in Focus: National and State-by-State Data*** report was produced by CAEL with funding from Lumina Foundation for Higher Education and in partnership with NCHEMS



- **NCTN Survey of State Adult Education Directors**
  - *100% of the respondents rated the need for financial aid policies geared toward adult needs as VERY IMPORTANT in order to remove barriers and support adult learners in their respective states. (November 2008)*
- **Feedback from adult learners and NCTN membership**
- **CAEL *Adult Learning in Focus* report**



## Addressing Adult Learners' Financial Barriers to Postsecondary Education

Adult Learning in Focus

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Judy Wertheim

The Council for Adult and Experiential Learning

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



# The Council for Adult and Experiential Learning

- CAEL is the Council for Adult and Experiential Learning
- We are a not-for-profit organization with 35 years of experience in Lifelong Learning and Workforce Development
- We work to make lifelong learning within reach for every adult. CAEL removes barriers to lifelong learning for adults, identifies and disseminates innovative and effective practices, and delivers services that touch the lives of adults.



CAEL

The Council for Adult & Experiential Learning



# CAEL Works to ...

- Advance lifelong learning and career pathways for adults
- Pioneer innovative learning and career development strategies for employers, higher education and government
- Remove policy and institutional barriers to learning and workforce development opportunities
- Identify and disseminate exemplary learning and development practices

(Headquartered in Chicago, IL, with offices in Philadelphia, PA; Denver, CO; New York, NY; Norwalk, CT)



# Adult Learning in Focus

## *Adult Learning in Focus: National and State-by-State Data*

- This 2008 report was produced by CAEL with funding from Lumina Foundation for Higher Education and in partnership with NCHEMS
- The objective is to provide a comprehensive look at adult learners in America at the national and state levels and provide new data and tools for policy makers



# Adult Learning in Focus

- National report on current size and shape of adult learning, barriers to adult participation
- State measures and comparisons among 50 states
- State-by-state profiles
- Policy guide and framework for assessment and improvement
- Annotated bibliography



# Adult Learning In Focus

**A strong and growing argument for higher educational attainment in the United States population and workforce**



# Adult Learning in Focus

- Jobs that are expected to support the economy in the coming years will depend on a skilled workforce that is able to learn and adapt quickly to new challenges
- Emerging issues of global competitiveness and demographics of the U.S. workforce have brought focus to this issue



# National Perspective

- In 2002, the share of jobs requiring at least some formal postsecondary education or training was already 74%
- Each year, employers are demanding higher levels of skill at all levels
- Estimated that by 2013: 90% of **fastest-growing** jobs, 60% of all **new** jobs, and 40% of **manufacturing** jobs will require some form of postsecondary education



# Adult Learning in Focus

## **BUT...**

A significant portion of the adult U.S. population has never taken a single college class toward a degree

Of the population aged 25-64, approximately 43% (over 67 Million) have only a high school diploma or less

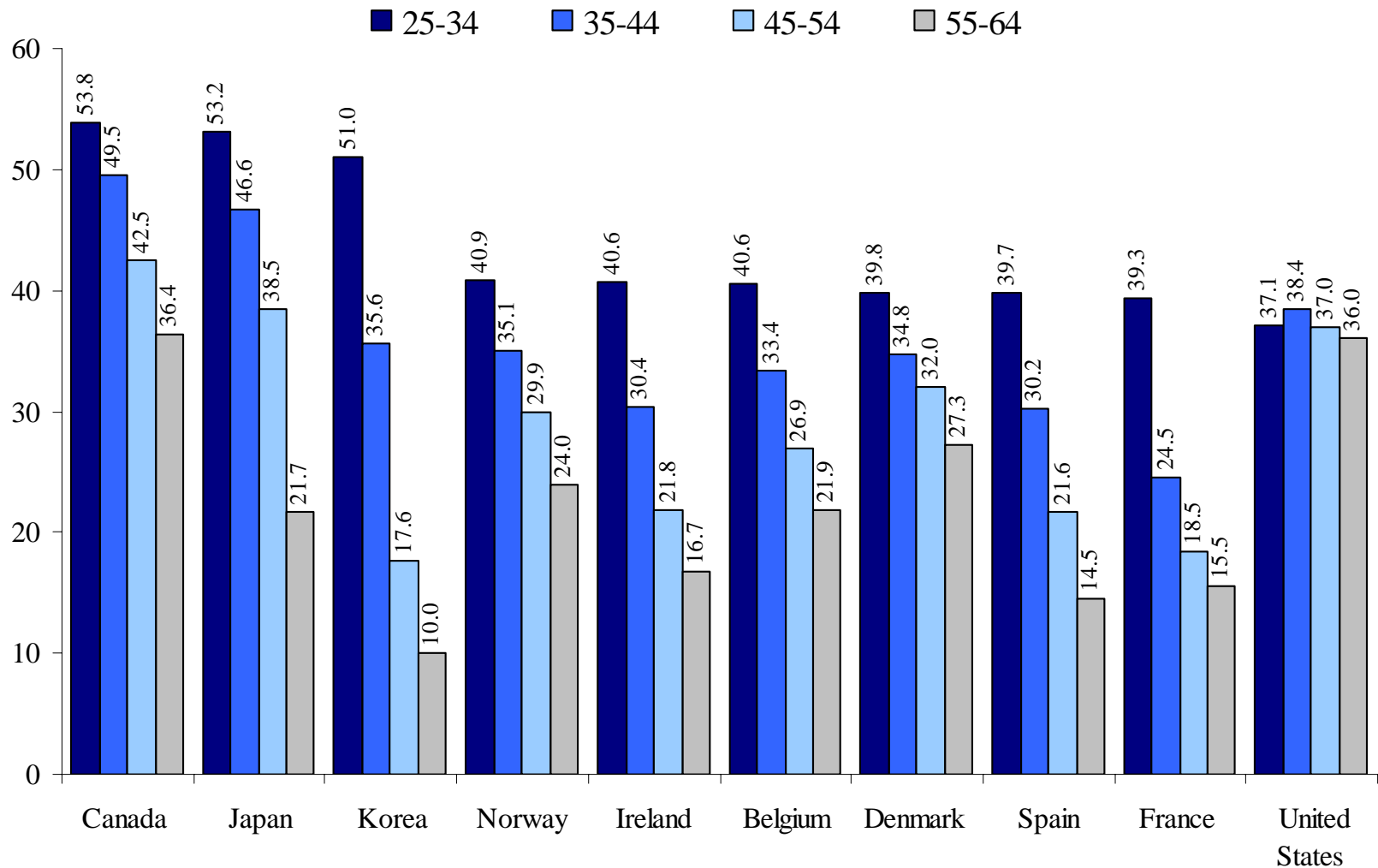


# Adult Learning in Focus

- Other nations are overcoming the historic lead that the United States has enjoyed in educational attainment levels
- This is not because the U.S. has declined, but because other nations have caught up with and surpassed us



# Percent of Adults with an Associates Degree or Higher by Age-Group – The U.S. and Leading OECD Countries (2005)



Source: Organisation of Economic Cooperation and Development, *Education at a Glance 2007*



# Percent of Adults Age 25-34 with College Degrees (Associate and Higher), 2005

United States	%	OECD Countries
	54	Canada
	53	Japan
Massachusetts	52	
	51	Korea
	50	
Minnesota	49	
New York	48	
New Jersey – North Dakota	47	
Connecticut – Nebraska – New Hampshire	45	
Colorado – Maryland – South Dakota – Virginia	44	
Iowa – Vermont	43	
Illinois – Pennsylvania – Rhode Island	42	
Washington – Wisconsin	41	Norway • Ireland • Belgium
	40	Denmark • Spain
Kansas – Utah-Puerto Rico	39	France • <b>UNITED STATES</b>
Delaware	38	Australia • Finland
Georgia – Hawaii – Maine – Michigan – Montana – North Carolina - Ohio	37	Sweden • Luxembourg
California – Florida – Oregon	36	Iceland
Missouri	35	Netherlands • United Kingdom
Indiana	34	Russian Federation
Mississippi	33	Estonia
Alabama – Alaska – Arizona – South Carolina – Tennessee – Wyoming	32	
Kentucky – Oklahoma – Texas	31	Switzerland • New Zealand
Idaho – Louisiana – West Virginia	30	
New Mexico	28	
Arkansas	27	
Nevada	26	Poland
	25	Greece
	24	
	23	
	22	Germany
	20	Austria • Hungary
	19	Portugal
	18	Mexico • Chile
	17	
	16	Slovak Republic • Italy
	15	
	14	Czech Republic
	12	Turkey
	10	Slovenia
	10	
	8	Brazil



# Adult Learning in Focus

- As baby boomers 'retire' from current jobs, knowledge and skills gaps grow
- Pipeline of young college graduates will not be enough to meet future workforce skills demands

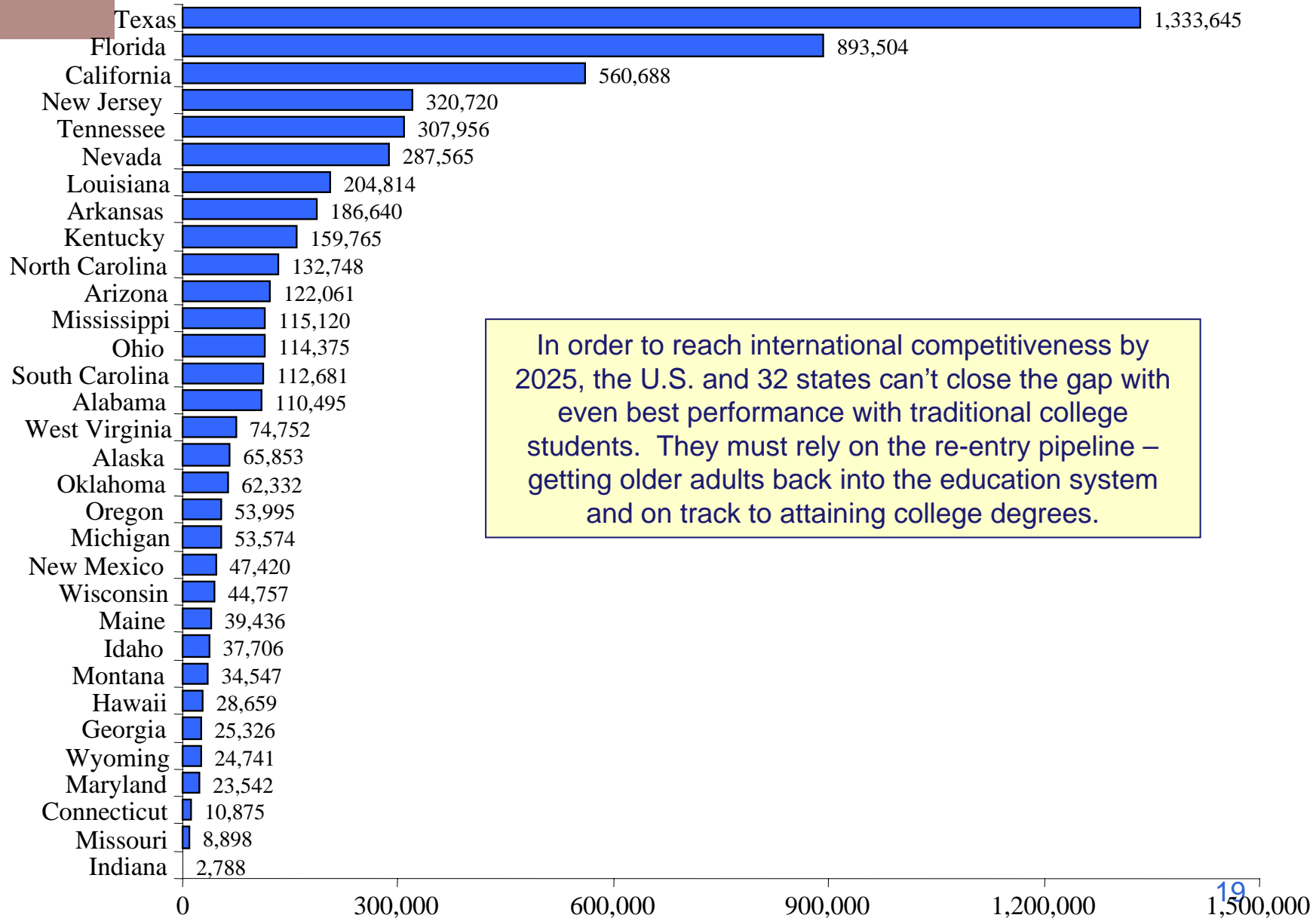


# Adult Learning in Focus

- At current levels of performance, nine states are 'on track' to meet the competitive benchmark of 55% of adults with college degrees
- 9 more states could meet the benchmark if they improved performance to match the best-performing states
- *32 states unable to meet the benchmark, even if they match the best state performance with traditional college-age students at each stage of the educational pipeline*

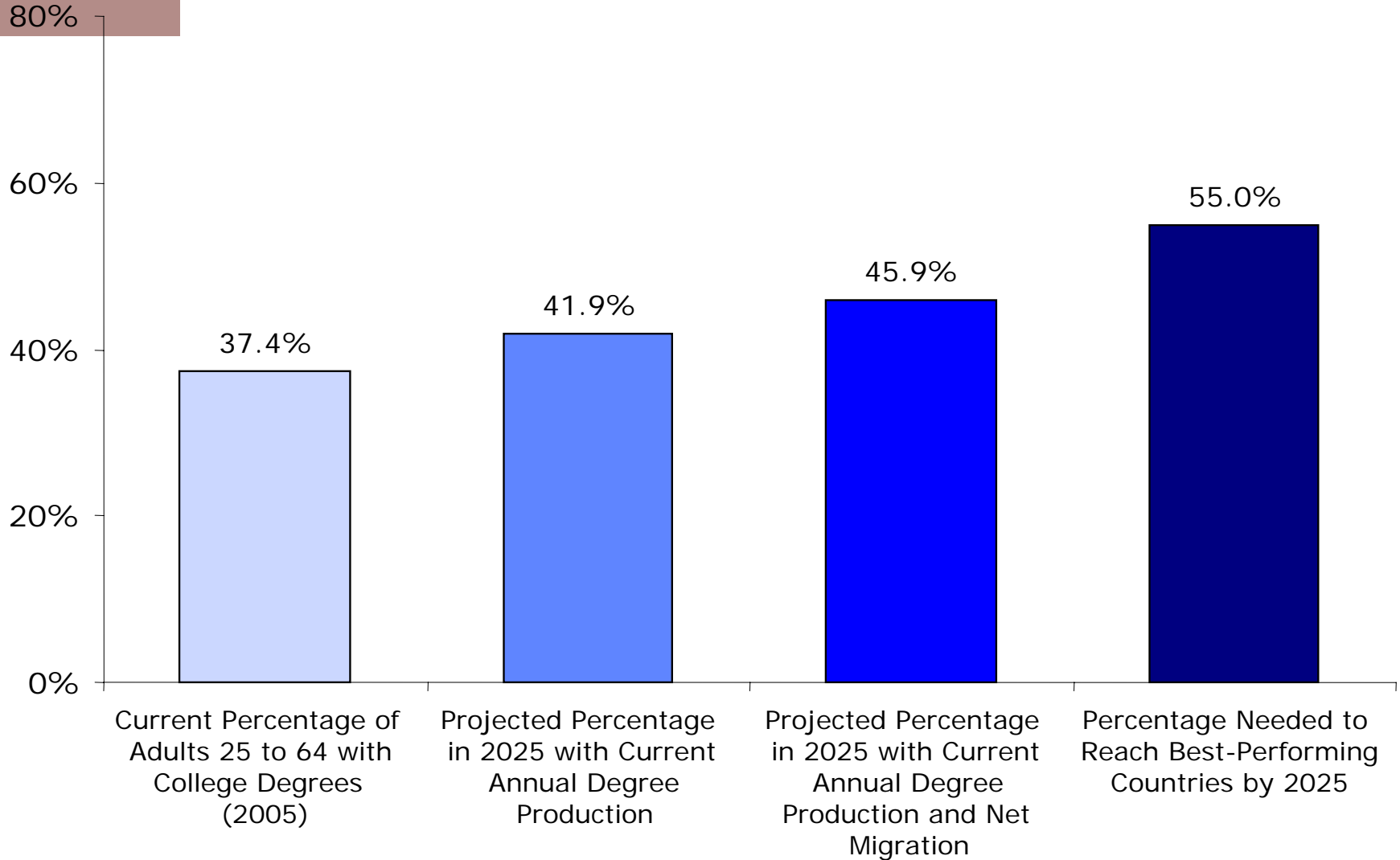


# Even Best Performance with Traditional College-Aged Students at Each Stage of the Educational Pipeline Will Leave Gaps in More than 30 States



In order to reach international competitiveness by 2025, the U.S. and 32 states can't close the gap with even best performance with traditional college students. They must rely on the re-entry pipeline – getting older adults back into the education system and on track to attaining college degrees.

# Current Educational Attainment, Educational Attainment in 2025 with Current Degree Production, and the Best Performing Countries in 2025





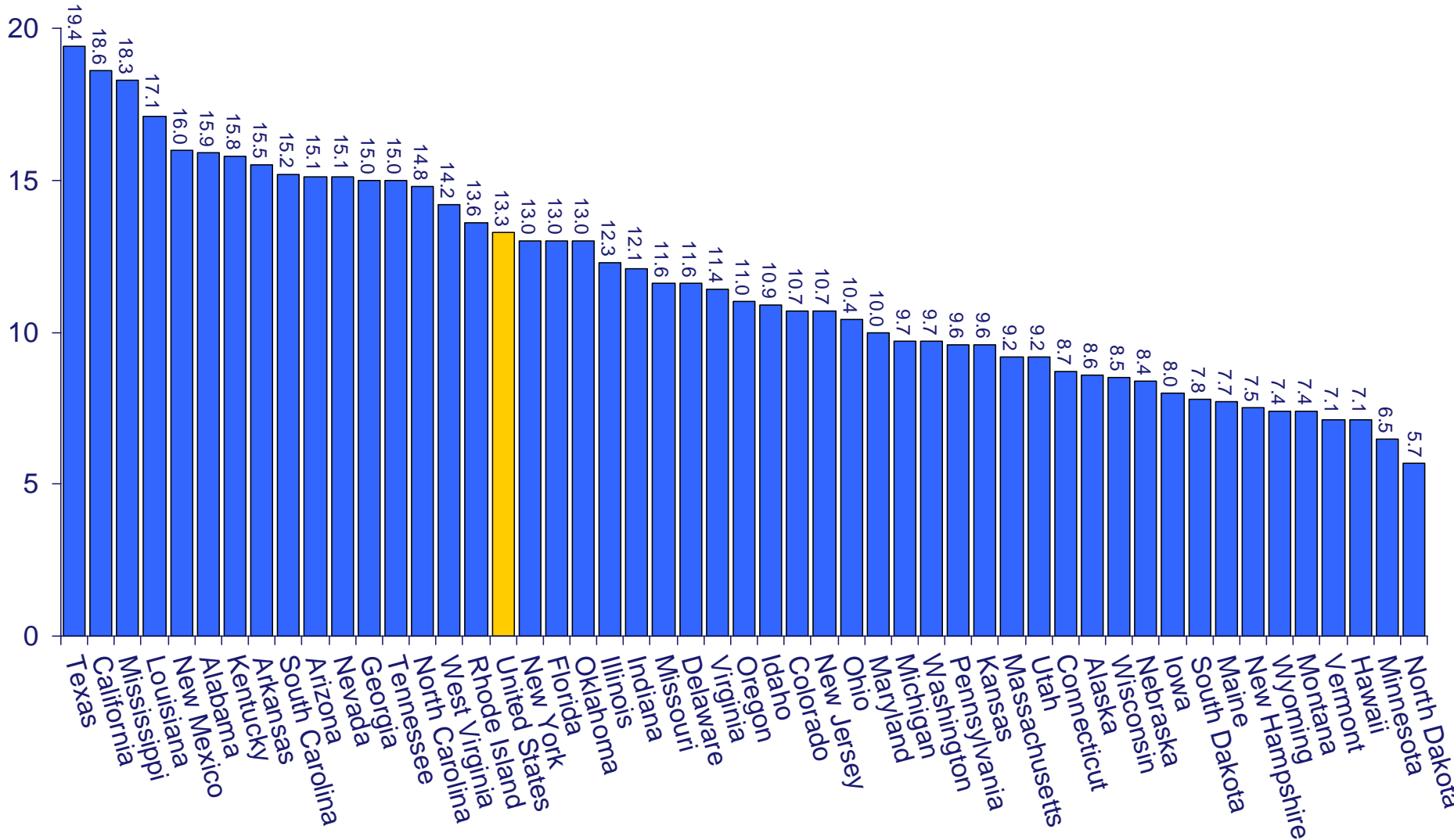
# Adult Learning in Focus

Main sources will have to be tapped to rectify this shortfall and meet the benchmark:

- Adults (25-64) who never completed high school – 21 million
- Adults with high school diplomas but no college—46 million
- Adults with some college but no degree—32 million



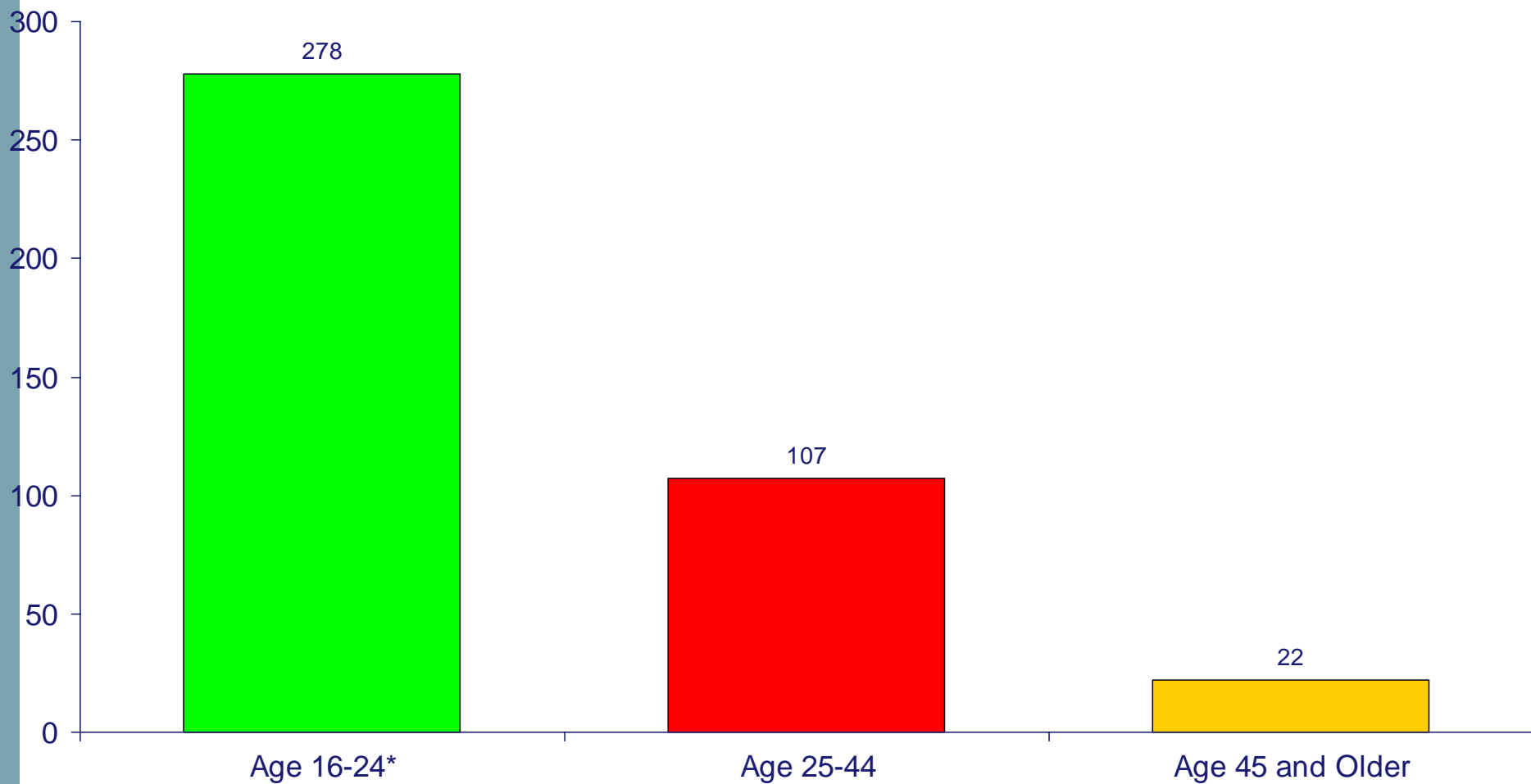
# Adults Age 25-64 with Less than a High School Diploma, 2006



Source: U.S. Census Bureau, ACS

Puerto Rico 26.5

# Enrollment in State-Administered Adult Education Programs per 1,000 U.S. Residents with Less than a High School Diploma by Age Group, 2005

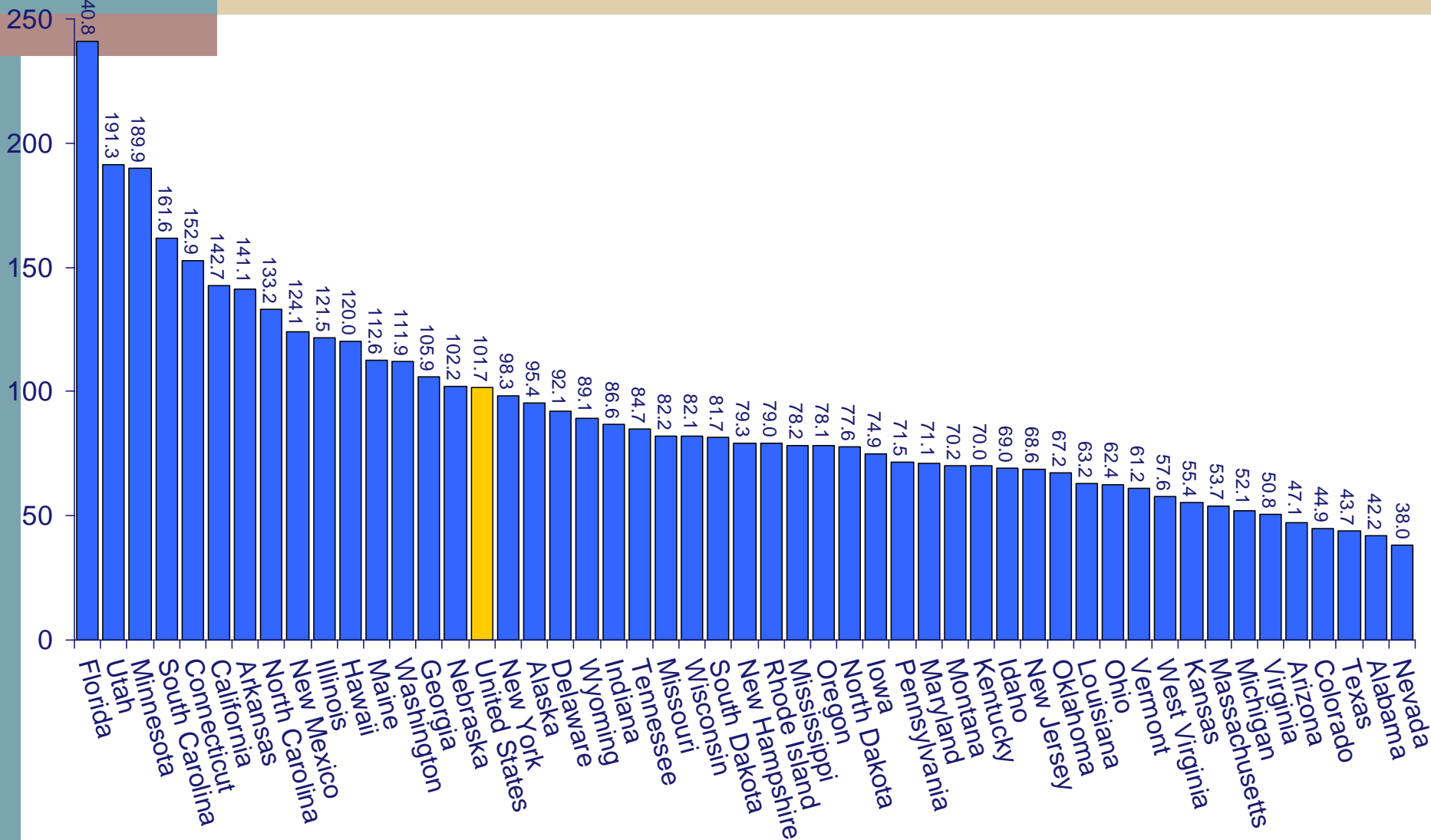


\*Population age 16-24 with no high school diploma or equivalent, not enrolled

Source: U.S. Department of Education

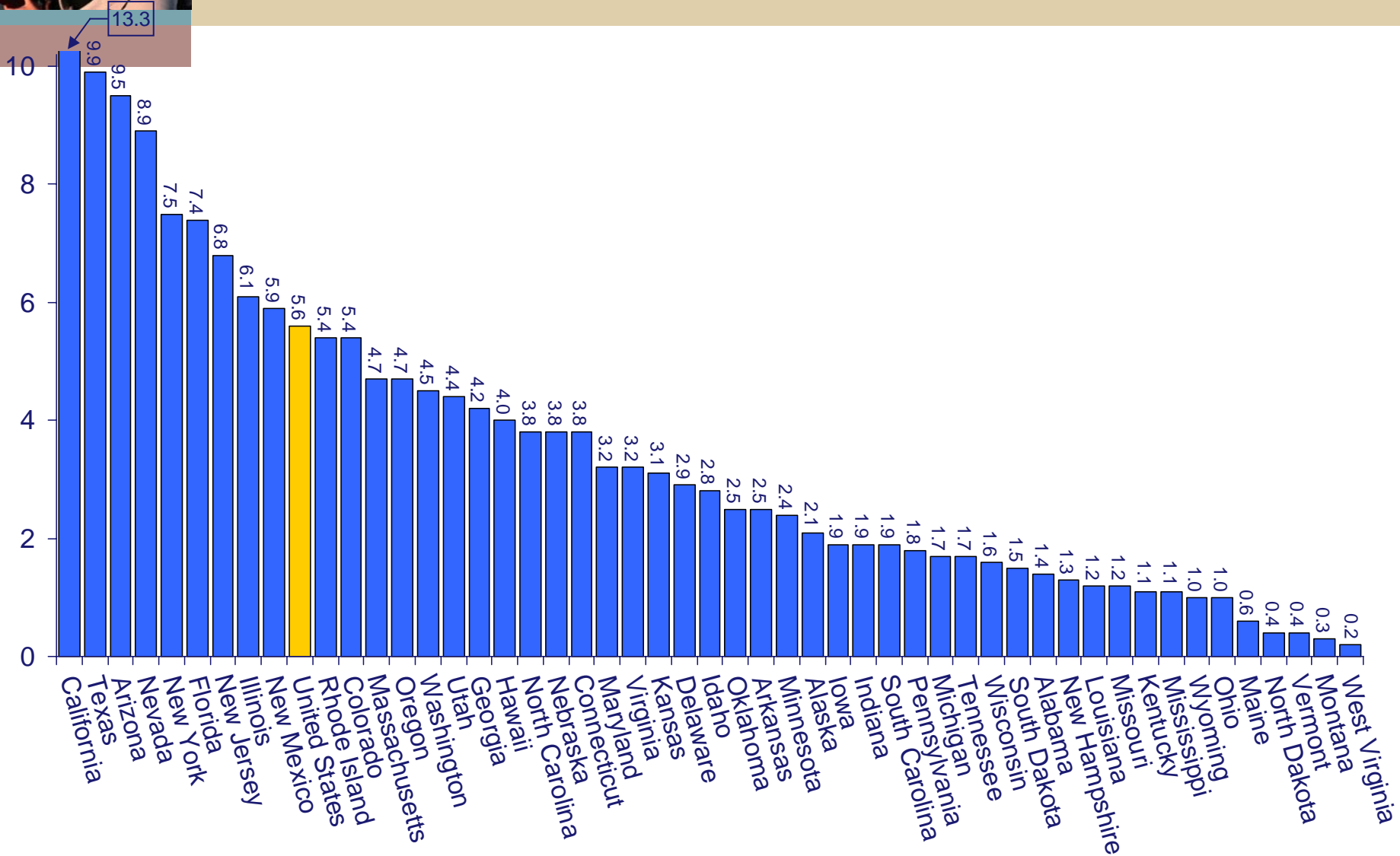


# Enrollment in State-Administered ABE Programs per 1,000 Adults Age 18-64 with Less than a High School Diploma, 2005



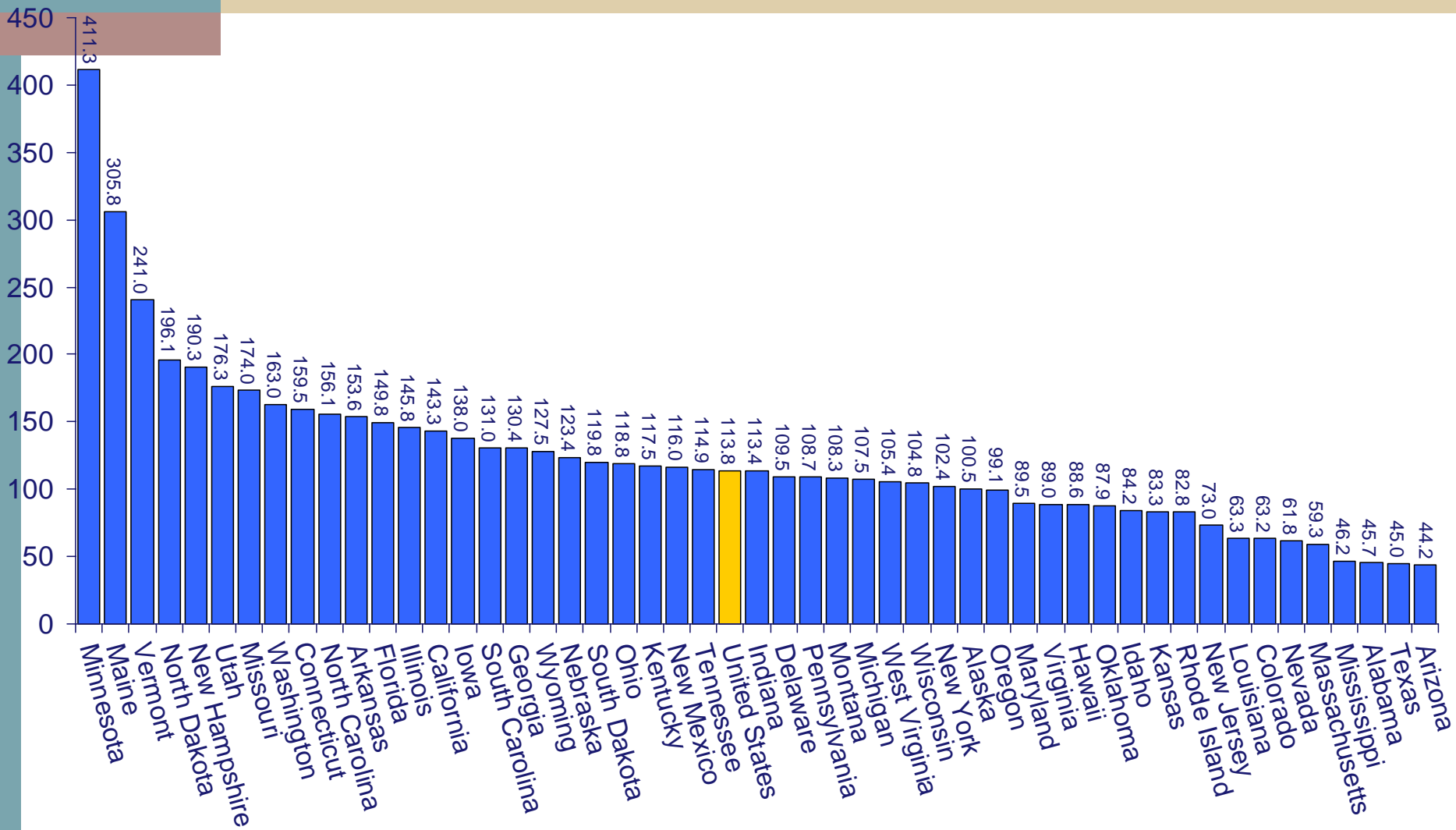
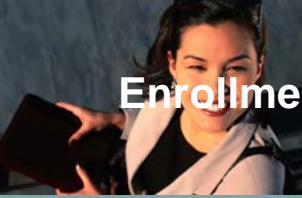
Source: U.S. Department of Education; U.S. Census Bureau, ACS

# Adults Age 18-64 Who Speak English Poorly or Not at All, 2006



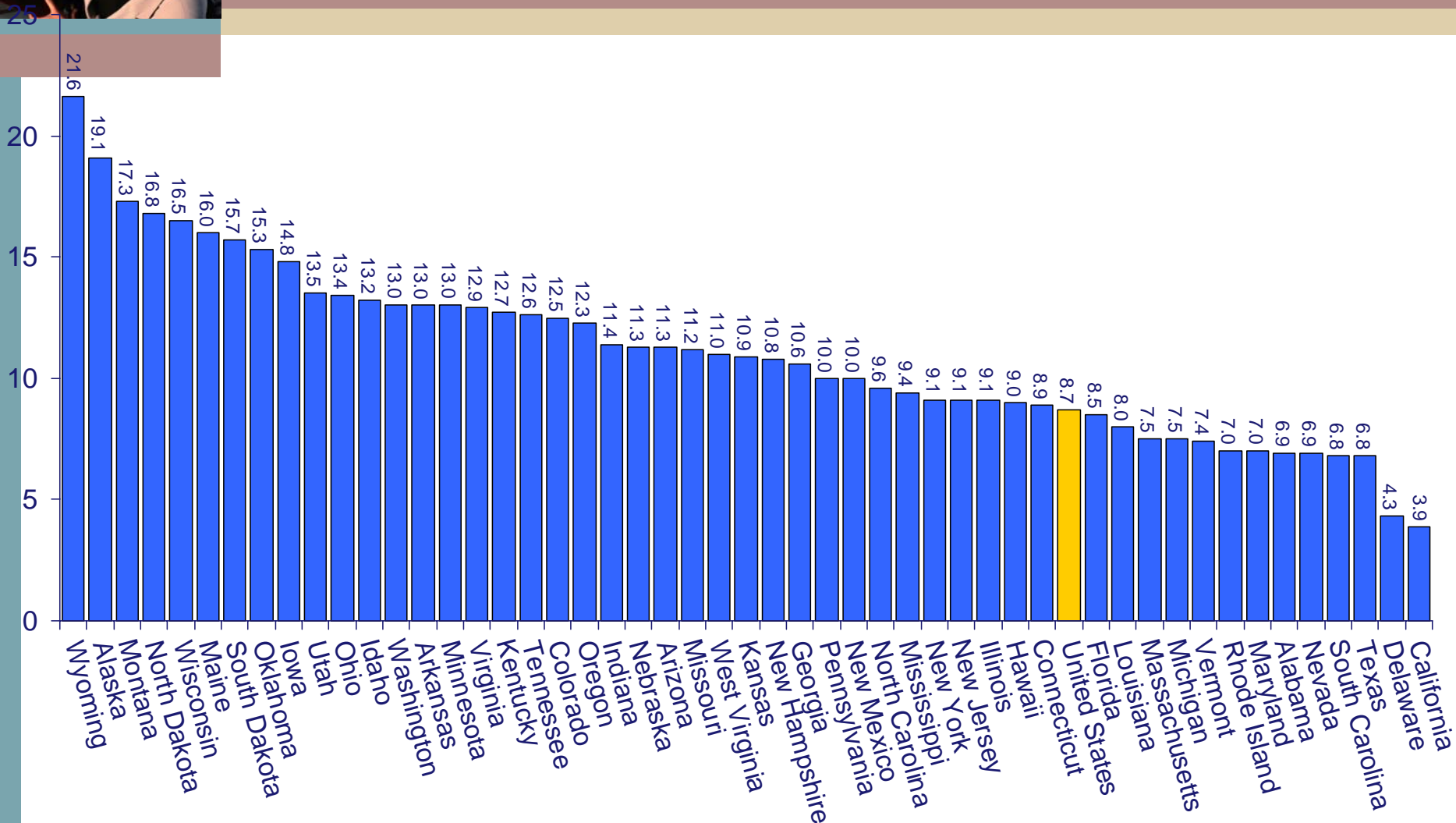
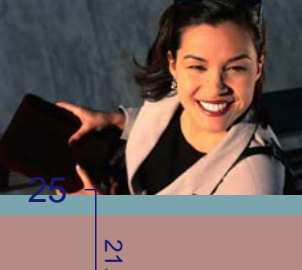
Source: U.S. Census Bureau, ACS

# Enrollment in ESL per 1,000 Adults Age 18-64 with Little or No English Proficiency, 2006



Source: U.S. Department of Education; U.S. Census Bureau, ACS

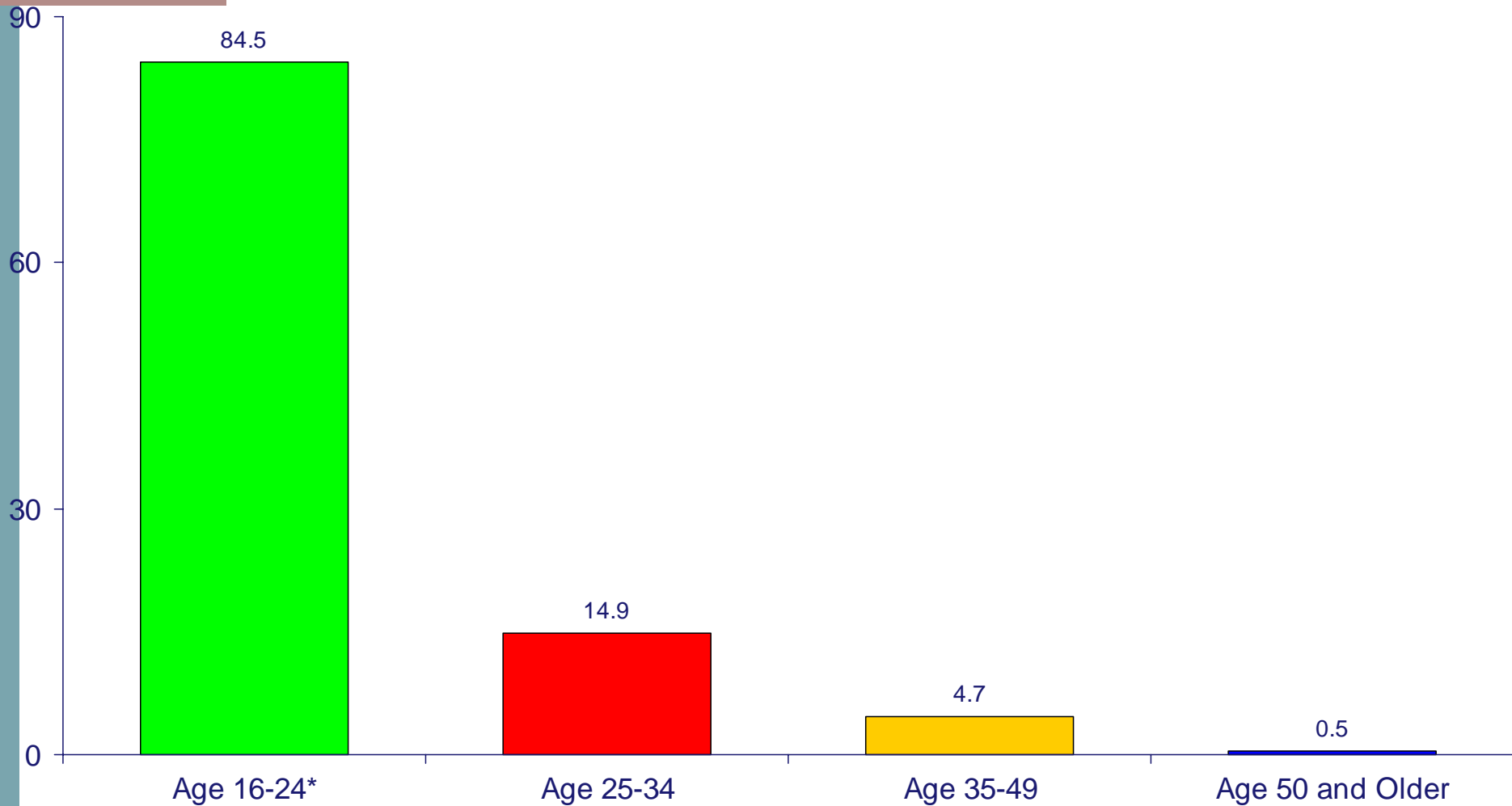
# GEDs Awarded per 1,000 Adults Age 25-44 with Less than a High School Diploma, 2005



Source: GED Testing Service; U.S. Census Bureau, ACS



# GEDs Awarded per 1,000 U.S. Adults with Less than a High School Diploma or Equivalent by Age Group, 2005

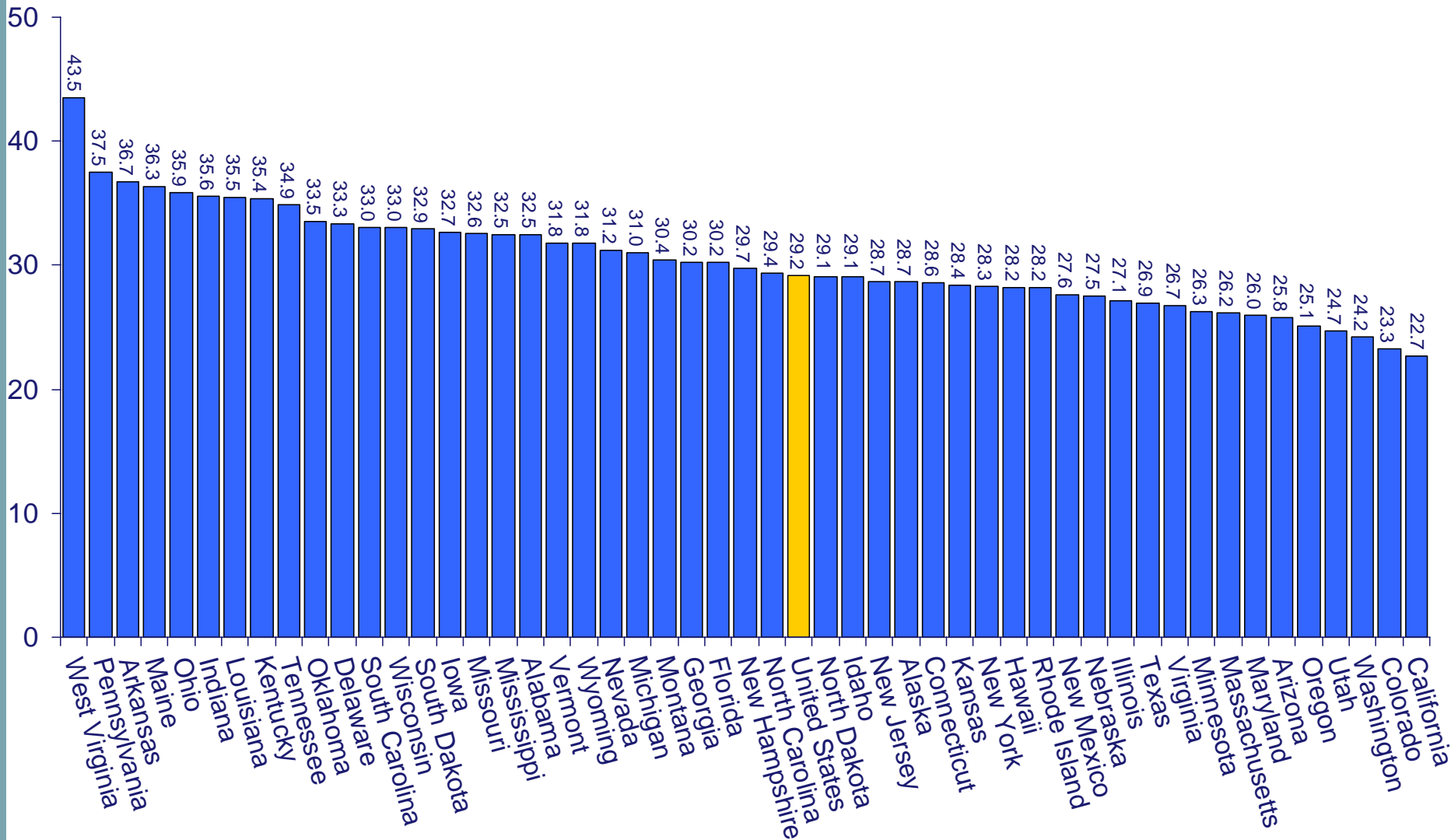


\*Population age 16-24 with no high school diploma or equivalent, not enrolled

Source: GED Testing Service, U.S. Census Bureau 2005 ACS



# Adults Age 25-64 with a High School Diploma but No College, 2006

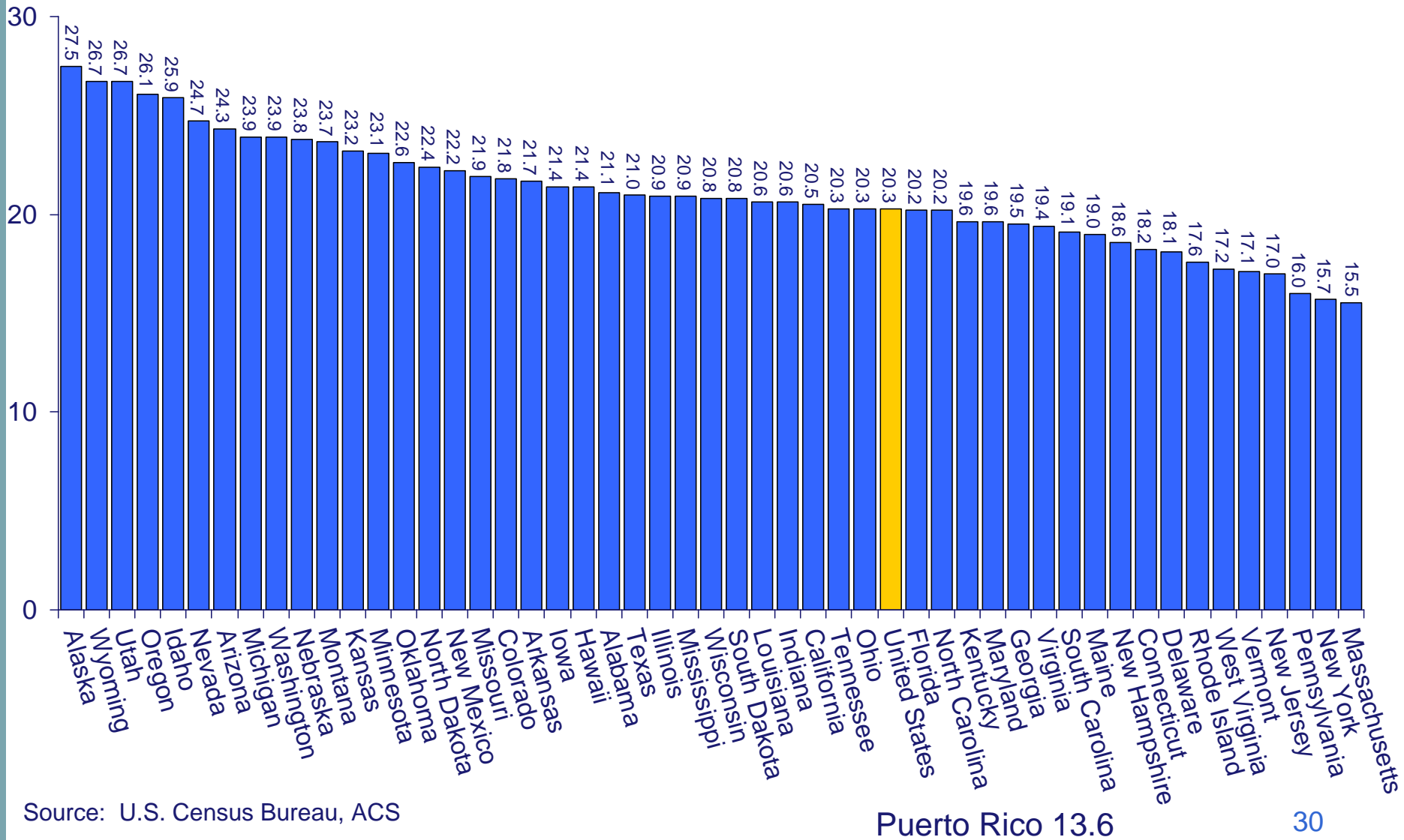


Source: U.S. Census Bureau, ACS

Puerto Rico 27.0



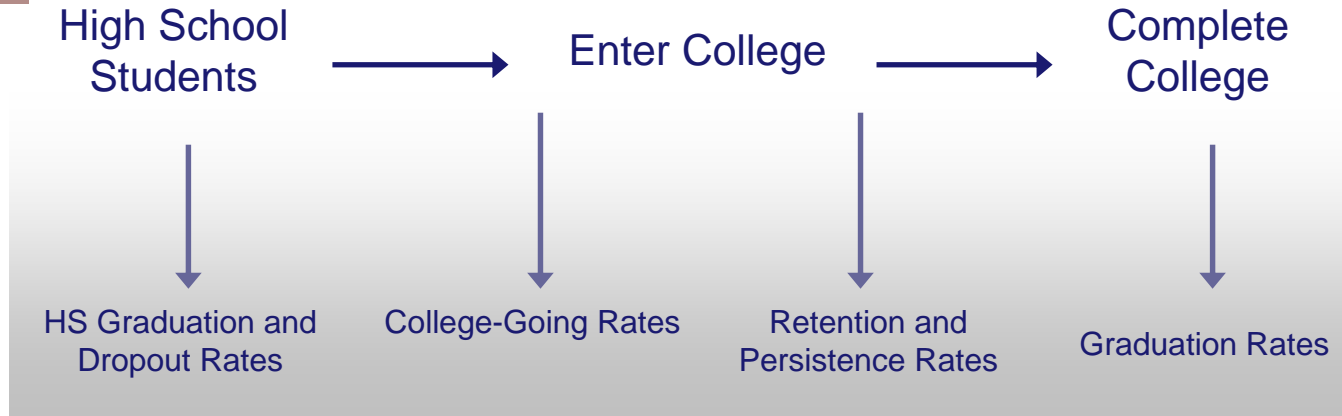
# Adults Age 25-64 with Some College but No Degree, 2006



Source: U.S. Census Bureau, ACS



# Traditional Student Pipeline



But What Happens to Those Who Fall Through the Cracks?

High School Dropouts

Residents Entering with English Deficiencies

Residents Who Finish High School but Struggle to Earn a Living Wage?

Workers Who Need Retraining to Compete in the New Job Market

Residents Who Complete Some College but No Degree



# Polling Question: Introduction

A **Policy Review Framework** accompanies *Adult Learning in Focus: National and State-by-State Data*. It is intended for internal assessment and evaluation of a state's policies, performance, and practices related to adult learning.

One of the recommendations (IV) is to “develop a **statewide inventory** of education and workforce training programs aimed at adults. This will include such programs as adult basic education, adult secondary education, various initiatives funded through the Workforce Investment Act, and state efforts aimed at retraining of workers.”



# Polling Question

Does your state have such a comprehensive inventory?

- Yes
- No
- In process
- Don't know



# “Leaks” in the Pipeline

Adults who don't progress smoothly through the educational pipeline face several, identifiable barriers that are summarized in *Adult Learning in Focus: National and State-by-State Data ...*



# Adult Learning In Focus

- Major Barriers for Adult Participation in all Learning Opportunities are **Access**, **Affordability**, and **Aspiration**:
  - Time and Place Barriers
  - Levels of Preparation for Participation & Success
  - **Cost and Ability to Pay**
  - Understanding Relevance and Getting Information

# Policies That Help Adult Learners



- Raise **Awareness** about the Need for Adult Learning
- Address **Accessibility**: Put Postsecondary Learning within Reach of Adults
- Address **Affordability**: Reduce the Cost of Postsecondary Learning for Adults
- Make the Right **Connections**: Advising, Career Pathways, Education Pathways, Articulation and Credentialing



# Adult Learning in Focus

Adult Enrollment Patterns (1999-2000 Data reported in ACE report, Low Income Adults in Profile):

- Enrolled Full-Time
  - 81% of 'Traditional Students'
  - 55% of 'low income' adult students
  - 22% of other adult students



# Adult Learning in Focus

## Adult Enrollment Patterns

- Enrolled Half-time
  - 13% of 'Traditional Students'
  - 27% of 'Low Income' Adults
  - 36% of Other Adult Students



# Adult Learning in Focus

## Adult Enrollment Patterns

- Enrolled Less Than Half-Time
  - 5% of 'Traditional Students'
  - 18% of 'Low Income Adult' Students
  - 42% of Other Adult Students



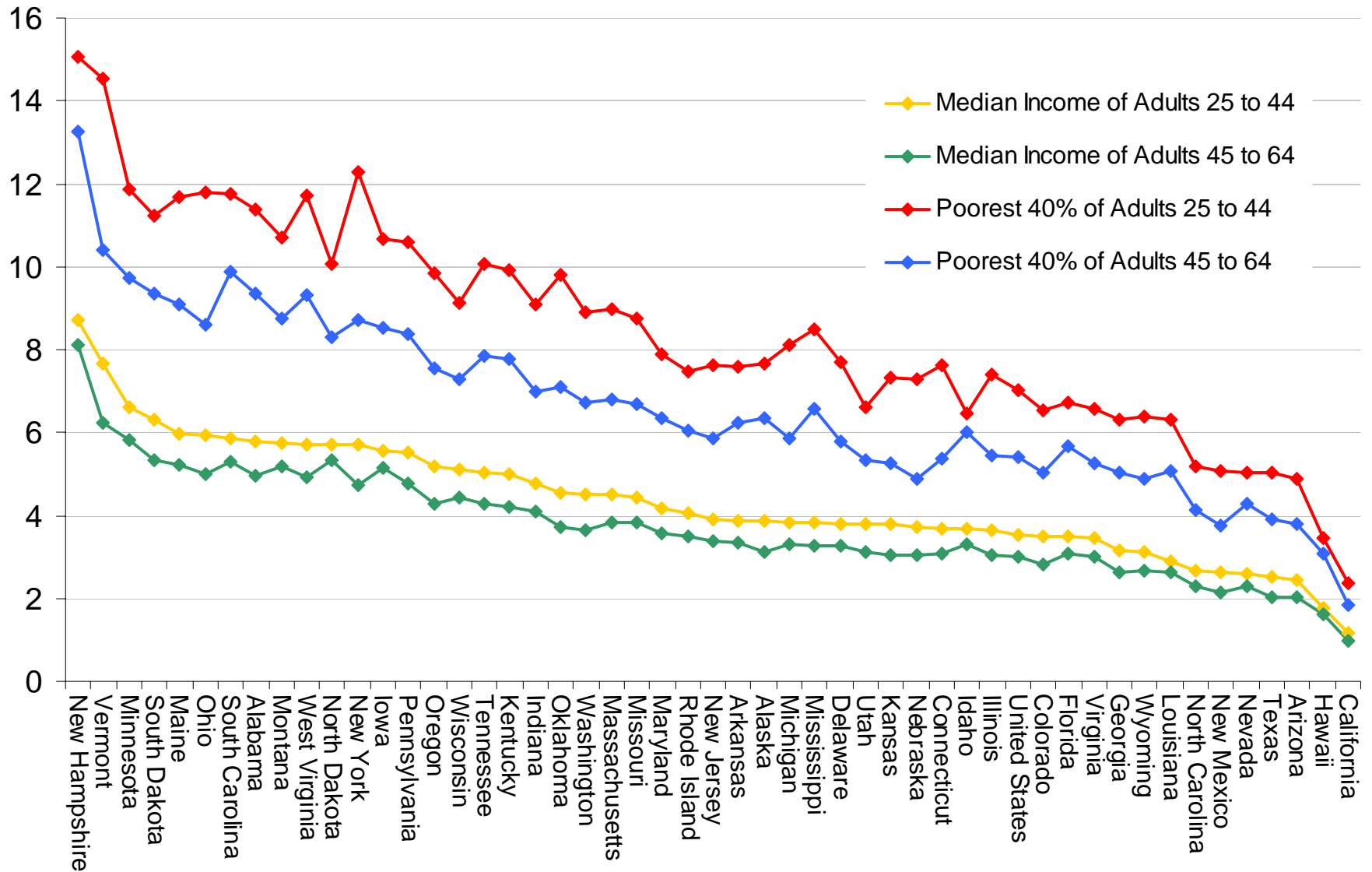
# Adult Learning in Focus

## Adult Enrollment Patterns (1999-2000 Data)

- Most Adult Students enter or take classes at a Community College
  - 53% of Low Income Adults Enrolled at a Community College
  - 58% of Other Adults Enrolled at a Community College



# Public Two-Year Tuition and Fees as a Percent of Median Family Income by Age-Group and Income-Level (2005-06)





# Reduce the Cost

- Make Financial Assistance Available and Accessible—programs and processes
- Sequence courses leading to popular degrees and certificates so part-time students can carry minimum loads to meet financial aid requirements
- Recognize prior learning and optimize transfer options (reduce ‘do-overs’)

# Federal Financial Aid

- Pell Grants are technically available to less than half time students, but do not allow these students to count living expenses as part of cost of education
- Pell Grants cannot be used for non-credit programs
- Federal loans are available only to students attending half-time or more

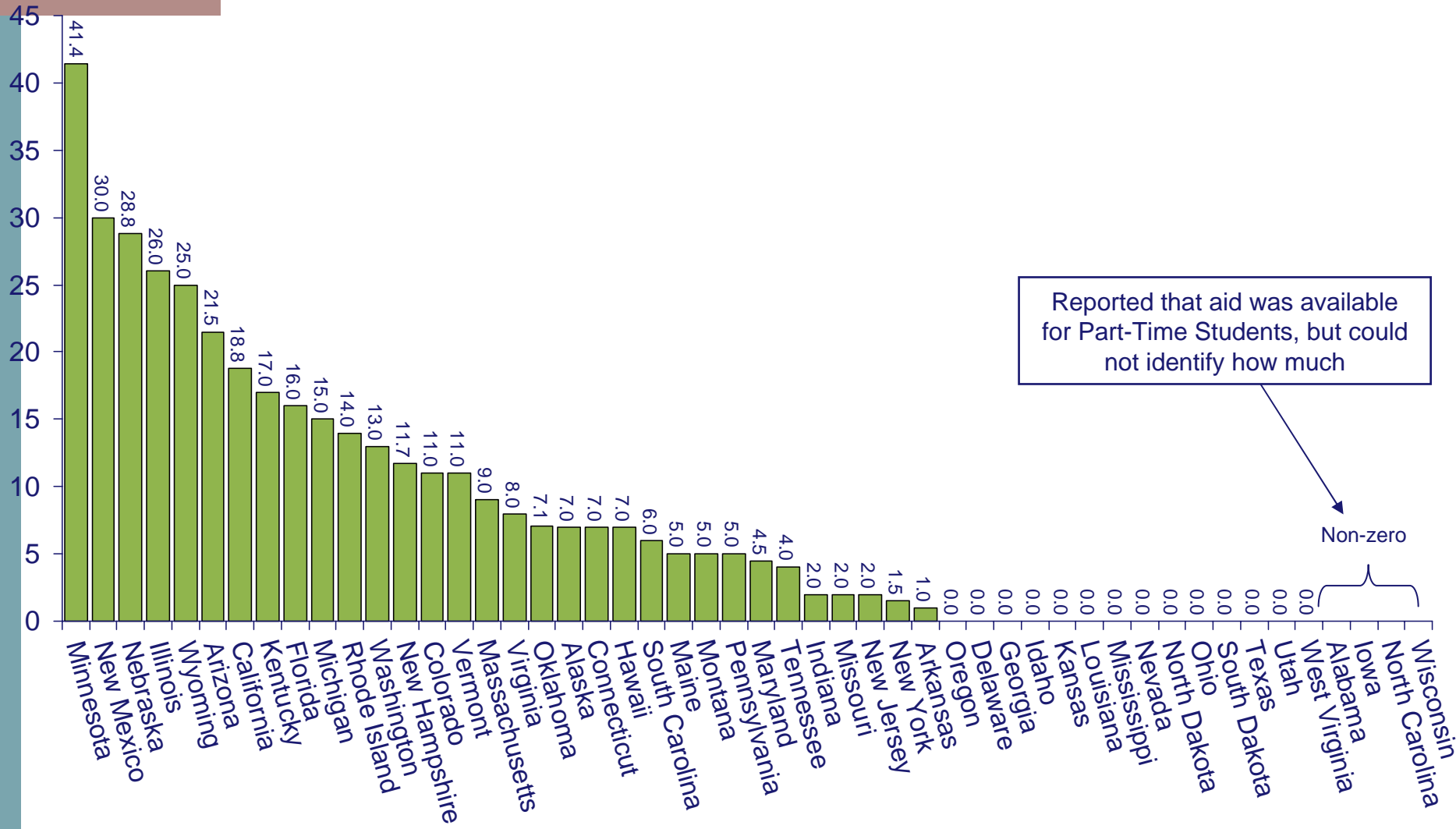


# State Based Aid

- Most States do not provide grant aid to less than half-time students
- Some States provide grants to students in short-term, intensive, non-degree programs that do not qualify for Federal Aid
- Almost all States have early aid application deadlines that may disadvantage adults with multiple obligations



# Proportion of Need-Based Aid Distributed to Part-Time Students 2004-05



Source: NCHEMS Student Financial Aid Survey



# Other Sources of Assistance

- TANF & WIA—subject to State program plans and definitions and interpretation of regulations (about 40% of these funds are currently used for education and training across the states)
- Tuition Assistance Programs
- Federal Tax Credits
- 529 Plans



# Affordability Solutions

- Document aid that is available to adult learners and make that easily available to students
- Ensure resources for part-time and less than part-time study
- Investigate and promote new financing strategies such as Lifelong Learning Accounts
- Encourage higher education institutions to review and re-work procedures to meet needs of these students (flexible payment plans, for example)



# Polling Question

## Which of the following affordability solutions does your state employ?

- Document aid that is available to adult learners and make that easily available to students
- Ensure resources for part-time and less than part-time study
- Investigate and promote new financing strategies such as Lifelong Learning Accounts
- Encourage higher education institutions to review and re-work procedures for these students (flexible payment plans, for example)
  
- All of the above



# Adult Learning in Focus

For additional information about adult learning in the U.S. today, see

<http://www.cael.org/adultlearninginfocus.htm>

For more information about CAEL, go to <http://www.cael.org>

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# Discussion

## Sharing Challenges, Successes and Questions

- What is happening in your state?
- What do you want to happen?
- What insights can you share?



# Summary and Next Steps

- Themes, thanks and final words!
- Please join the NCTN at [www.collegegetransition.org](http://www.collegegetransition.org)
- The Winter 2009 Policy Forum – Dual Enrollment  
Stay tuned for details.
- Proceedings and updates may be found at  
<http://collegegetransition.org/policyforumI.html>