

**Good Times to Hard Times:  
An Examination of Adult Learners' Enrollment from 2004–2010**

Sara B. Kimmel  
Mississippi College

Kristena P. Gaylor  
Mississippi College

M. Ray Grubbs  
Millsaps College

J. Bryan Hayes  
Mississippi College

**ABSTRACT**

The study examines employment, income, motivations and barriers of adult learners, comparing results from a 2004-2005 study with results from a 2010 study of nontraditional students (age 25 and over) enrolled in four-year colleges that offered programs designed for working adults. The study compares responses gathered from a convenience sample of face-to-face learners (683) in five private institutions and one public university in 2004-2005 with those from a convenience sample of face-to-face and online learners (530) in three private institutions in 2010. Economic items for comparison purposes included part-time and full-time employment, and household income.

Keywords: motivation, barriers, adult learner enrollment, economic prosperity, economic hardship

**Introduction**

The recessionary pressures of unemployment, a tight credit market, and rising consumer prices have compounded to make post-secondary education both more attractive and less affordable at the same time. While bricks and mortar college enrollment continues to be challenged by students' electronic access to higher education, the U.S. government investigation of for-profit education in the past few years (GAO, 2010) does not appear to have dampened students' interest in online degrees, as evidenced by the meteoric increase in online students. However, negative publicity regarding for-profit schools may have encouraged prospective students to become savvier shoppers for education, opting for programs which promote high graduation rates, internship programs, impressive post graduation employment rates, and alumni with jobs offering competitive salaries.

Traditional colleges and universities have increasingly either added online programs as an extension of existing curricula or focused recruitment and retention efforts on adult learners in after-hours on-campus programs. The expansion of online programming and adult degree programs has opened campuses to a wider student demographic and has provided significant opportunity for working individuals to enroll. Maehl (2004) provides a succinct account of the history, political-legal environment, and terminology of adult degree programs considering the evolutionary pressures of technology, quality, and for-profit competitors.

Motivations of and barriers to adults returning to college were examined in the initial study, data collection for which began in early 2004 with convenience samples of over 600 adult learners enrolled in four-year, non-traditional degree programs at private colleges. At that time, annualized U.S. unemployment stood at 5.5%, as compared to 9.6% at the end of 2010 (Consumer price index, 2011), and hovering at 8.9% in February 2011 (U.S. economic conditions, 2011). Average inflation was 2.7% for 2004, versus 1.6% for 2010 (three of the preceding five years recorded CPI that exceeded 3.0%) (Consumer price index, 2011). According to the College Board (2011), from 2005-06 to 2010-11, "...average published tuition and fees

increased by about 24% at public four-year colleges, by 17% at private nonprofit four-year institutions, and by 11% at two-year colleges... ” In 2004, the personal savings rate as a percent of disposable personal income stood at around 1.8% as compared to 5.8% in January of 2011. One result of the economic crisis has been strong concern among higher education administrators about the availability of student loans where enrollment is driven by the availability of federal aid. Federal changes to student loans hope to quell economic concerns through reduced or unchanged interest rates, higher thresholds for Pell Grants, lower upfront fees, and income based paybacks for existing loans (Wall Street Journal, 2011).

Overlapping the addition of non-traditional degree programs (working adult focused) on traditional campuses has been the development of accredited online programs in for-profit, private, and public institution settings. The 2010 Sloan Consortium and Babson Survey of online education reports that for-profit institutions were “the most likely [a greater percentage increase than public and private non-profit] to have included online learning as a part of their strategic plan.” The same study indicates that over 5.6 million students were taking at least one online course, representing year over year growth of almost one million students (Allen & Seaman, 2010).

Global competition and ease of access to student loans are credited with driving adult interest in returning to college. The National Center for Education Statistics predicts that the pattern of growth in college enrollment through 2017 among people 25 and over will increase 19% versus 10% for students under 25 (NCES, 2009). In 2009, roughly 5.7 million adults (ages 25 and over) were enrolled in 4-year degree granting institutions (IES, “Table 200”, 2011).

Not all traditional age college students continue to degree completion. Approximately 30% of first-year college students of traditional age do not return for a second year (Schneider, 2010), and not all individuals who left college as traditional students seek degrees in adulthood. Some are not motivated to return by economic factors while others face structural barriers that prohibit their return. Jones and Schneider (2010), in their study of women’s entrance and success in business, suggest the existence of multiple relationships among the imperative of sustainable household earnings, child and elder care, preference to stay at home, and inflexibility in standards and demands of employers. Their findings suggest that both the decision to “opt out” of the workforce may be driven by a complexity of variables, each weighted according to an individual’s perceived extrinsic and intrinsic value. The same may be true for individuals seeking to complete an undergraduate degree in a nontraditional time period or format.

This study compares student responses from the 2004-2005 economic “good times” with those in 2010 economic “hard times”, examining differences in employment, income, barriers and motivations of adult students. The nontraditional students (age 25 and over) were enrolled in four-year colleges that offered specific classes directed to the students based on their age and work responsibilities. Most classes were offered in an evening setting. Items for comparison purposes include: (1) part-time employment; (2) full-time employment; (3) household income; (4) a desire for a pay increase; (5) a desire to keep the current job; (6) a desire to enter a new field; (7) concern about repaying student loans; and, (8) the availability of scholarships for adults. Items 1, 2, and 3 are considered economic items for between-group comparison, while items 4, 5, and 6 are considered motivators to enrollment, and items 7 and 8 are considered barriers to enrollment.

A limitation of the study is that only those enrolled in college at the time of the survey were questioned, so the study does not provide a representative sample of individuals who have experienced barriers too significant to allow their enrollment. Nor does the study seek to investigate those students who enrolled but did not continue to completion. The study does provide a valuable review of the changes between groups of enrolled students considering a shift in national economic circumstances. It also provides a valuable comparison of differences in barriers and motivations to return to school for nontraditional students over a period of time.

### Literature Review

Most studies establish an age and experience baseline at the outset to identify adult learners. The National Center for Education Statistics of the U.S. Department of Education offers the broadest description of adult learners as “adults age 16 or older and not enrolled in the 12<sup>th</sup> grade or below” (NCES, 2005). For the purpose of this study and its precedents, adult learners are defined using the Osgood-Treston description of adult learners: age 25 or older with multiple commitments, experience that contributes to their learning, and goals based on well-defined needs. The Osgood-Treston study further subdivides adult learners into two groups: “those who participate in organized learning activities” (enrichment and community education) and “those who engage in adult learning for academic credit” (p. 3). The current study focuses on the latter group, those seeking academic credit.

Traditional universities and colleges have sought to create and adapt programs for adult learners at existing facilities after business hours, at remote or satellite campus operations, and in the online environment. According to the Sloan Consortium (Allen and Seaman, 2008), online programs grew 12% in 2007 from the previous year, with 20% of all U.S. higher education students taking at least one course online. Distance learning programs are fully accepted by the current generation of K-12 students, with an estimated one million U.S. students participating in some form of online learning (Cowan, 2009) so the anticipated growth in such programs comes as no surprise. The Sloan and Babson report reveals that, through the economic downturn, demand for face to face courses has increased at half of surveyed institutions while demand for online courses has increased at three-fourths of the institutions responding (Sloan, 2011). The U.S. Bureau of Labor Statistics (BLS) supports that traditional students flocked to college in the early years of the recession with a record 70.1 percent of 2009 high school graduates enrolled in colleges or universities the following fall. At the same time, the BLS notes (among youth) the greater likelihood of part-time students to be in the workforce. Female students were more likely than their male counterparts to be working (BLS, 2011).

While localized studies often suffer from a lack of generalizability, the volume of regionalized studies with similar findings suggests confluence in the barriers and motivations of adult learners. Ritt (2008) suggests that adult degree completion should be a national education priority for global competitiveness, a recognition that nontraditional students often cite as their motive for returning. Motivation studies have looked at both extrinsic and intrinsic reasons for adult enrollment and retention. Among the performance based studies are those that focus on the tenacity of adult learners and the relationship of admissions test scores as predictors of performance (Hensley & Kinser, 2001; House & Keeley, 1996). Lundberg (2003) suggests that adults perform better in conditions that encourage social relationships, utilize their time management skills, offer convenient faculty hours and encourage quality relationships with school administration. Nellen (2003) also encourages a schedule-friendly approach by faculty and administration to the after-normal-business-hours needs of adults.

Motivation to learn and its positive correlation to student hardiness are examined in the Cole, Field, and Harris (2004) study. Adults in non-degree learning programs most frequently participated in work-related courses to maintain or improve skills, to learn new skills, to keep a certificate or license, because their employer required further education, or to receive a promotion or additional pay, but the level of their participation depends on age, income level, experience, and educational level (Reasons for adults..., 2005). Mbilinyi (2006) supported a number of top benefits that motivate students to return to school, including sense of accomplishment, pursuing interests, higher income, career change, experience, and role modeling for children. The issue of hardiness is a chief component of the Vaccaro and Lovell (2010) study of women's participation as nontraditional learners. They found that family was a central component to women's motivation and inspiration to succeed in higher education. Timarong, Temaungil, and Sukrad (2002) supported the developmental, promotional, and financial motivations that adults often cite in their return for education.

Barriers to education among adult returners have been widely studied and are summarized in the Ritt (2008) study as “geographic location, personal and family commitments, work and family related activity schedules, past experiences in college, lack of adequate and consistent childcare services, financial limitations, and in some instances a general fear of returning to school.” These barriers were generally

supported in the Timarong et al. (2002) study. Jacobs (1998) refers to a number of these items as “life course transitions”, with a prediction that aging trend lines in enrollment cannot continue to hold. Jacobs could not have anticipated the popularity of online learning in the late 1990s. Since 2001, the delivery method has emerged as a popular and preferred alternative to traditional college classrooms for education, the military and business, and has focused research attention on student motivation to learn (Artino, 2008). Barriers to adults are different than those facing younger students, according to Mblinyi (2006) and vary from concern about personal ability, to time management and money.

The authors' original study found that adults cited the following as their chief motivations for seeking degree completion programs: personal accomplishment; finishing a degree started earlier, but not completed; role modeling for children, knowledge and skills in the area, and seeking a new career. Barriers noted were: care giving for a child or elder, funding for childcare and college, concern about paying back student loans, time away from family, and convenience factors related to location and time.

The following section includes a review of the literature related to the hypotheses outlined for the current study.

### Unemployment Rate

As previously indicated, the unemployment rate in the U.S. is hovering at approximately 9%, up 4% from the start of this research in 2004. Unemployment rate has been found to be a good indicator of economic trends to predict college enrollment (Pennington, McGinty & Williams, 2002). Numerous studies have examined the effect unemployment has on four year college enrollment, as well as community college enrollment. Typically, the trend indicates that in between shifts of unemployment, the unemployed make the decision to return to college. A study conducted in the state of Montana university system examined the short-run effect of changes in economic conditions on undergraduate college enrollment (Potzin, 1984). This trend held true in this study.

Another study found that for those having a bachelor's degree or higher, the unemployment rate is considerably lower. According to this study comparing unemployment by educational level, the unemployment rate for individuals with less than a high school diploma is 15.4%, while for high school graduates unemployment is 9.4%. Those with some college or an associate's degree reflected unemployment of 7.9%, and those with a bachelor's degree or higher had unemployment is 4.7% (McPherson & Shulenburger, 2010). The current recession has driven many people to identify ways to retool themselves before reentering the job market following period(s) of unemployment. The study's hypotheses related to employment and household income of adult learners are H1, H2, and H3.

### Job Placement

In the current economic state, few people are willing to quit their jobs to further their education. However, they recognize the benefits of having a degree. So, what is education's value? According to U.S. Census Bureau data, wages for an individual with a bachelor's degree are greater than wages for an individual with a high school diploma only. This finding was not surprising. As a result of these trends, many institutions of higher learning are responding by offering degree earning options with flexible class schedules. This is one approach to overcoming the barriers for adult learners.

As more adults are going back to school to earn a degree, adult students are a growing segment of the graduating job seeker market. As a result, institutions are responding to this older population of students by providing additional career services, such as job search support groups and career counseling to enhance student employment opportunities upon graduation.

Adult learners are demanding more options in higher education as well as an increase in quality of education. Furthermore, potential employers have higher expectations of college graduates. The study's hypotheses related to motivation are H4, H5, and H6 related to pay increase, the need to keep a current job, and the desire to begin a new career.

The psychological contract between employers and employees continues to change. Employees are not as loyal to one organization for years in exchange for job security. Individuals change careers often in search of more satisfying, higher pay, and more fulfilling and increased opportunities for advancement from their work environment.

### Student Loans

In the current economic conditions, many working adults are hesitant about incurring additional debt. Tuition and costs at schools have increased. As a consequence, more students are seeking scholarships as well as federal assistance. "The Great Recession has had a detrimental effect on higher education forcing many students across the country to pay more for colleges that offer less" (Clark, 2010). Thus, a barrier to going back to school is the cost of student loans. Students are concerned about their future both professionally and financially (Galambos, 2009). Another concern might be that financial aid will be reduced or discontinued in the midst of their matriculation.

In response to these concerns students are becoming more creative. They are taking more online classes which enable them to continue working and going to school. Some students are even taking courses at technical colleges to secure employment. Still others are taking classes at less expensive community colleges and transferring to a four year college to complete their last two years for the bachelor's degree.

In response to these "hard times" the federal government has implemented a reform of the student loan system that reduces college debt burdens. Upon completing their degree, students are able to consolidate federal loans and pay them back based on an income repayment plan. In spite of these reform measures, there are still student financial assistance barriers to higher education. The study addresses this issue with H7 and H8, barriers related to student loan repayment and availability of scholarships for adult learners.

### **Hypotheses**

The hypotheses regarding the differences between 2004 and 2010 responses along the lines of employment, income, and motivations and barriers of adult learners are:

H1: 2010 students will indicate a higher level of part-time employment than will 2004 students. (Appendix A: Item 19)

H2: 2010 students will indicate a lower level of full-time employment than will 2004 students. (Appendix A: Item 18)

H3: Household income for 2010 students will be lower than for 2004 students. (Appendix A: Item 10)

H4: The assurance of a pay increase for 2010 students will be higher than for 2004 students. (Appendix A: Item 24)

H5: Desire to keep a current job will be higher for 2010 students than for 2004 students. (Appendix A: Item 26)

H6: Desire to begin a new career will be higher for 2010 students than for 2004 students. (Appendix A: Item 27)

H7: Concern about repaying student loans will be greater for 2010 students than for 2004 students. (Appendix A: Item 40)

H8: The lack of availability of scholarships for adults will be a higher concern for 2010 students than for 2004 students. (Appendix A: Item 38)

### **Methodology**

### Sample

The survey in the 2004-2005 study was administered in classrooms to 683 students attending six separate private institutions and one public university in four U.S. states and one Canadian province. Both in-person delivery and online delivery were used for distribution of the survey in the 2010 study, which produced 530 respondents. Administrators self-reported that the number of respondents from their institution represented at least 30% of the total population of adult learners at the institution. Despite the passage of time between the cohort groups, those surveyed were assumed to be similar based on their general characteristics as adult learners and the sameness of the institutions from which the convenience samples were drawn.

### Survey Design

The survey instrument was developed in 2004 using items of significance noted in the literature review and the responses to open ended questions of two convenience cohorts of adult students, one enrolled in an undergraduate program and the other in a graduate accelerated business program. Students were asked to list their five most significant motivations for seeking their degree and their five most significant barriers to attending college. Cohorts were advised to record items that they believed had motivated them or had acted as barriers, excluding the marketing efforts of the program.

The resulting questionnaire (Appendix A) contained 51 items, including: institutional identification; level of degree and course of study; demographic information, with questions designed using U.S. Census Bureau standards; fifteen motivators and sixteen barriers to which respondents self-rated using a Likert-style scale. Participants had the option of indicating that motivators and barriers were not applicable. The final item was an open-ended question for additional remarks from participants, which queried, "Are there any additional motivations you had or barriers you faced (or currently face) in your decision to enroll in college for the degree you currently seek?" An online version of the questionnaire was altered slightly to fit the format of delivery.

### Analyses of Data

The comparison of the responses from 2004-2005 with those of 2010 can be limited by unmeasured variables, such as those noted in the limitations of the study; however, "quasi-comparability" (Cook & Campbell, 1979) can be assumed based on the sameness of the formal institutions in which respondents were enrolled, the cyclical nature of turnover in the formal institution, and the age differentiation of those surveyed (25 and older).

Hypotheses regarding differences in means between the 2004-2005 and 2009-2010 samples were tested using independent samples t-tests with accompanying F tests for homogeneity of variances. These tests were applied to variables measured using interval level Likert scales. Differences between the two groups for nominal and ordinal scaled measurements (i.e., yes/no) were assessed using Chi-Square tests for independence.

### **Findings**

Significant differences existed between the two groups on all items: part-time employment, full-time employment, household income, desire for pay increase, desire to keep a current job, desire to begin a new career, concern about repaying student loans, and the lack of availability of scholarships. While the hypotheses regarding part-time and full time employment were not supported, the remaining six hypotheses were supported.

### Comparison of 2004-2005 and 2010 Samples

# ADULT LEARNERS' ENROLLMENT

Table 1  
*Part-time Employment*

		<u>Employed Part Time</u>		
		Yes	No	Total
2010	Count	55	292	347
	Percent	15.9%	84.1%	100.0%
2004-2005	Count	147	529	676
	Percent	21.7%	78.3%	100.0%
Total	Count	202	821	1023
	Percent	19.7%	80.3%	100.0%

  

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5.029	1	.025
N of Valid Cases	1023		

The 2004 group was significantly more likely to indicate part-time employment than the 2010 group as shown in Table 1. Nearly 22% of 2004 respondents indicated part-time employment compared to 15.9% of 2010 respondents. This finding fails to support H1: *2010 students will indicate a higher level of part-time employment than will 2004 students.*

Table 2  
*Full-time Employment*

		<u>Employed Full-Time</u>		
		Yes	No	Total
2010	Count	284	68	352
	Percent	80.7%	19.3%	100.0%
2004-2005	Count	469	208	677
	Percent	69.3%	30.7%	100.0%
Total	Count	753	276	1029
	Percent	73.2%	26.8%	100.0%

  

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15.349 <sup>a</sup>	1	<.001
N of Valid Cases	1029		

Members of the 2004 group were significantly less likely to indicate full-time employment than were members of the 2010 group, as shown in Table 2. Slightly over 69% of 2004 respondents reported full-time employment compared to 80.7% of 2010 respondents. The finding fails to support H2: *2010 students will indicate a lower level of full-time employment than will 2004 students.*

At the same time that students in 2004 - 2005 study expressed lower full-time employment, 2010 students reported household income that was significantly lower than income for students in the 2004-2005 study, as shown in Table 3. Nearly 69% of 2010 respondents reported household income <\$50,000 compared to

# ADULT LEARNERS' ENROLLMENT

57.6% of 2004 respondents. This finding supports H3: *Household income for 2010 students will be lower than for 2004 students.*

Table 3  
*Household Income*

		<u>Annual Household Income</u>					Total
		\$0-\$24,999	\$25,000-\$49,999	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000+	
2010	Count	90	147	51	39	18	345
	Percent	26.1%	42.6%	14.8%	11.3%	5.2%	100.0%
2004-2005	Count	170	211	138	78	65	662
	Percent	25.7%	31.9%	20.8%	11.8%	9.8%	100.0%
Total	Count	260	358	189	117	83	1007
	Percent	25.8%	35.6%	18.8%	11.6%	8.2%	100.0%

<u>Chi-Square Tests</u>			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.680 <sup>a</sup>	4	.001
N of Valid Cases	1007		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 28.44.

Table 4 shows the analysis of responses to the extrinsic motivator, assurance of a pay increase at work. The 2010 group members were significantly more likely to enroll in school as a result of this expectation than were students in the 2004-2005 group. The finding supports H4: *Assurance of a pay increase for 2010 students will be higher than for 2004 students.*



# ADULT LEARNERS' ENROLLMENT

Table 4  
Assurance of a Pay Increase

		Group Statistics							
H4: Assurance of pay increase		N	Mean	Std. Deviation	Std. Error Mean				
2004		604	2.67	1.037	.042				
2010		437	3.01	1.057	.051				

  

H4 Assurance of pay increase: Independent Samples Test									
		Levene's Test for Equality of Variance		t-test for Equality of Means					
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence interval of the difference
Equal variances assumed									Lower Upper
		3.154	.076	-5.174	1039	<.001	-.340	.066	-.468 -.211
Equal variances not assumed				5.158	928.891	<.001	-.340	.066	-.469 -.210

# ADULT LEARNERS' ENROLLMENT

Table 5  
*Need to Keep a Current Job*

H5: Need to keep current job	Group Statistics			
	N	Mean	Std. Deviation	Std. Error Mean
2004	524	2.01	.906	.040
2010	378	2.28	1.050	.054

Table 5 shows 2010 respondents were significantly more likely than those in 2004 to enroll to retain their current position, supporting H5: *Need to keep a current job will be higher for 2010 students than for 2004 students.*

## H5 Need to keep current job: Independent Samples Test

	Levene's Test for Equality of Variance		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence interval of the difference	
								Lower	Upper
Equal variances assumed	35.443	.000	4.122	900	<.001	-.269	.065	-.398	-.141
Equal variances not assumed			4.025	737.351	<.001	-.269	.067	-.401	-.138

Desire to begin a new career was significantly more pressing for students in the 2010 group than for those in the 2004-2005 study, as indicated in Table 6. The finding supports H6: *Desire to begin a new career will be higher for 2010 students than for 2004 students.*

## ADULT LEARNERS' ENROLLMENT

Table 6  
*Desire for a New Career*

Group Statistics									
H6: Desire for new career	N		Mean		Std. Deviation		Std. Error Mean		
2004	621		3.06		1.017		.041		
2010	484		3.30		1.036		.047		

  

H6 Desire for new career: Independent Samples Test									
Levene's Test for Equality of Variance					t-test for Equality of Means				
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence interval of the difference	
								Lower	Upper
Equal variances assumed	.520	.471	3.868	1103	<.001	-.240	.062	-.362	-.118
Equal variances not assumed			3.859	1029.238	<.001	-.240	.062	-.363	-.118

Concern about their ability to repay student loans was significantly higher with the 2010 students than with the 2004-2005 group, supporting H7: *Concern about repaying student loans will be greater for 2010 students than for 2004 students*. Results are shown in Table 7.

# ADULT LEARNERS' ENROLLMENT

Table 7  
Concern about Repaying Student Loans

Group Statistics									
H7: Concern about loan repay	N	Mean	Std. Deviation	Std. Error Mean					
2004	618	2.42	1.052	.042					
2010	490	2.95	1.115	.050					

  

H7 Concern about loan repay: Independent Samples Test									
Levene's Test for Equality of Variance					t-test for Equality of Means				
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence interval of the difference	
								Lower	Upper
Equal variances assumed	.012	.911	8.035	1106	<.001	-.525	.065	-.653	-.397
Equal variances not assumed			7.981	1020.251	<.001	-.525	.066	-.654	-.396

The students in the 2010 study group were significantly more likely than the 2004 group to need grants and scholarships, supporting H8: *The lack of availability of scholarships for adults will be a higher concern for 2010 students than for 2004 students.* Results are shown in Table 8.

Table 8  
*Lack of Scholarships and Grants*

		Group Statistics							
H8: Lack of scholarships		N	Mean	Std. Deviation	Std. Error Mean				
2004		623	2.17	.994	.040				
2010		483	2.44	1.094	.050				

  

H8 Lack of scholarships: Independent Samples Test									
Levene's Test for Equality of Variance					t-test for Equality of Means				
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence interval of the difference	
								Lower	Upper
Equal variances assumed	16.230	.000	4.275	1104	<.001	-.269	.063	-.393	-.146
Equal variances not assumed			4.223	983.988	<.001	-.269	.064	-.394	-.144

### Discussion

Support of six of the eight hypotheses suggests that there are major pressure differences on non-traditional student enrollment in college between economic "good times and economic "hard times". The following table summarizes the hypotheses:

H1: 2010 students will indicate a higher level of part-time employment than will 2004 students.	NOT SUPPORTED
H2: 2010 students will indicate a lower level of full-time employment than will 2004 students.	NOT SUPPORTED
H3: Household income for 2010 students will be lower than for 2004 students.	SUPPORTED
H4: The assurance of a pay increase for 2010 students will be higher than for 2004 students.	SUPPORTED
H5: Desire to keep a current job will be higher for 2010 students than for 2004 students.	SUPPORTED
H6: Desire to begin a new career will be higher for 2010 students than for 2004 students.	SUPPORTED

H7: Concern about repaying student loans will be greater for 2010 students than for 2004 students.

SUPPORTED

H8: The lack of availability of scholarships for adults will be a higher concern for 2010 students than for 2004 students.

SUPPORTED

The findings suggest that eroding economic conditions do not necessarily make the decision to return to school easier, but force hard choices along extrinsic lines. While no causal relationships can be established between economic items such as part-time and full-time employment or income and motivation to enroll, one could surmise from significant differences in motivations and barriers that students enrolled in 2010 view education as a greater necessity than did those in 2004-2005 for pay increase, job retention, and career shift.

Economic hard times tend to limit one's flexibility to move between jobs, but increase the desire to retain the current position, whether full- or part-time. In addition, during economic hard times people remain committed to the organization where they work whether they are satisfied with the job or not satisfied. They may demonstrate continuance commitment. "Continuance commitment exists when there is a profit associated with staying and a cost associated with leaving" (Colquitt, Lepine, and Wesson, 2011). Another factor that increases continuance commitment is a lack of other employment alternatives. Workers understand that a college degree, even later in life, provides greater range of career mobility, as suggested by the group's motivation to begin a new career with skills learned while earning the college degree.

2010 students' report of income lower than the 2004-2005 non-traditional cohort indicates several possible economic situations, including wage contraction, large scale job shift to lower paying positions, a general shift in adult enrollment to a lower socio-economic grouping of students over a relatively short period of time, or a combination of these situations. At the same time, an assurance of a pay increase at work with the earned degree is expectedly a much more significant motivator for the 2010 respondents than for those in the 2004-2005 study.

Concern over their future ability to pay back money borrowed for college tuition is a known barrier to adult student enrollment, even in the flush economic times experienced during 2004-2005. Students in 2010 appear to weight the loan payback concern significantly heavier than students just a few years ago. The lack of scholarships and grants poses a more significant challenge for 2010 students, suggesting some relationship between self-reported income pressure, knowledge of rising tuition costs, and a key difference between traditional and non-traditional student programs. The significant difference in concern on this item for 2010 students may well reflect the contraction since 2008 in employer benefits, reducing tuition reimbursements and matching funds for employees who attend college. Contraction in employer benefits was not examined in this study, so a causal relationship cannot be suggested.

The findings stop short of supporting the general thought that economic hard times encourage students to return to college, suggesting instead that the monetary barriers that exist in flush economic times become more pronounced, making the decision to return to college as a nontraditional student more difficult due to financial uncertainty. The current study's results certainly provide thought-provoking insight into the need for financial incentives such as institutional awards and the continuation or development of employer assistance to motivate adults to seek additional learning.

Another thought along these lines is the continued pressure on institutions to not only recruit, but retain, adult learners. As financial pressures increase, adults' attitudes shift from learning for the sake of learning (intrinsic motivation) to learning for a particular financial outcome (extrinsic motivation). As extrinsic motivation intensifies the potential for students to "college hop" also increases as students focus more on the cost of education than the value. Therefore, the institutional competitive pressures increase to provide convenience, variety, low cost, service, and amenities to increase adult student enrollment and retention.

#### **Limitations**

From its outset in 2004, the study did not attempt to investigate the motivations or barriers of students who were not enrolled in an institution of higher learning. A comparison of responses of students who expressed interest, but did not enroll, would be helpful in gathering a truer picture of motivations and

barriers to the overall qualified population of potential adults who see benefit in seeking higher education but do not.

In addition, the study did not attempt to capture the impact of university marketing efforts on student intent to enroll.

#### Future Research

The researchers expect to expand the current student to include between group comparisons along gender, age, socioeconomic, and race/ethnicity in order to provide relevant information to academic program strategists to assist in recruitment, enrollment, and retention of adult learners. The data sets will be tested for homoscedasticity.

#### References

- Allen, I. E., & Seaman, J. The Sloan Consortium, Babson Survey Research Group. (2008). *Staying the course: Online education in the united states*. Retrieved from website: [http://sloanconsortium.org/sites/default/files/staying\\_the\\_course-2.pdf](http://sloanconsortium.org/sites/default/files/staying_the_course-2.pdf).
- Allen, I. E., & Seaman, J. The Sloan Consortium, Babson Survey Research Group. (2010). *Class differences: Online education in the united states, 2010*. Retrieved from website: [http://sloanconsortium.org/publications/survey/pdf/class\\_differences.pdf](http://sloanconsortium.org/publications/survey/pdf/class_differences.pdf).
- Artino, Jr., A. (2008). Promoting academic motivation and self-regulation: Practical guidelines for online instructors. *Tech Trends*, 52(3), 45-53.
- Bureau of Economic Analysis/Haver Analytics, The U. S. Federal Reserve. (2011). *Personal saving rate percent of disposable income, civilian unemployment rate, gauges of inflation, consumer price indexes*. Retrieved from website: <http://www.richmondfed.org>.
- Bureau of Labor Statistics, (2011). *College enrollment and work activity of 2010 high school graduates*. Retrieved from website: <http://www.bls.gov/news.release/hsgec.nr0.htm>.
- Bureau of Labor Statistics, (2011). *Consumer price index*. Retrieved from website: <http://www.bls.gov>.
- Bureau of Labor Statistics, (2011). *Labor force statistics from the current population survey*. Retrieved from website: <http://www.bls.gov/cps>.
- Clark, K. (2010, September 01). Learning the hard way. *U.S. News and World Report*, 147(8), 16-24.
- Cole, M. S., Field, H. S., & Harris, S. G. (2004). Student learning motivation and psychological hardiness: Interactive effects on students' reactions to a management class. *Learning & Education*, 3(1), 64-85.
- Colquitt, J., Lepine, J., & Wesson, M. (2011). *Organizational behavior*. (2 ed.). New York, NY: McGraw-Hill.
- Cook, T., & Campbell, D. (1979). *Quasi-experimentation design & analysis issues for field settings*. Boston, MA: Houghton-Mifflin.
- Cowan, K. (2009). Learning across distance. *Harvard Education Letter*, 25, 1-4.
- GAO, Testimony before the committee on Health, Education, Labor, and Pensions by Gregory D. Kutz, U.S. Senate. (2010). *For profit colleges: Undercover testing finds colleges encouraged fraud and engaged in deceptive and questionable marketing practices* (GAO-10-948).
- Galambos, C. (2009). From the editor: A dialogue on the economic decline and higher education. *Journal of Social Work Education*, 44(1), 1-5.
- Grey, C. (2004). Reinventing business schools: The contribution of critical management education. *Academy of Management Learning and Education*, 3(2), 178-185.
- Hensley, L., & Kinser, K. (2001). Perspectives of adult learners on returning to college: A study of tenacious persisters. *Academic Exchange Quarterly*, 5(12), 181-186.
- House, J., & Keeley, E. (1996). Differential prediction of adult student performance from miller analogies test scores. *Journal of Genetic Psychology*, 157(4), 3-35.
- Jacobs, J., & Stoner-eby, S. (1998). Adult enrollment and educational attainment. *The Annals of the American Academy of Political and Social Science*, 559(1), 91-108.
- Jones, T., & Schneider, B. (2010, March). *Beyond opting out: Dissecting the barriers affecting women's entrance and success in business*. Presentation delivered at oxford round table, Oxford, England.
- Korn, M. (2009, June 18). Student loan changes: What you need to know. *Wall Street Journal*. Retrieved from <http://blogs.wsj.ocrn/wallet/2009/06/18/student-loan-changes-what-you-need-to-know>.
- Levy, M. D. The Federal Reserve Bank of Richmond, (2011). *U.S. economic conditions in the credit environment*. Retrieved from website:

- [http://www.richmondfed.org/conferences\\_and\\_events/banking/2011/pdf/cms\\_levy\\_presentation.pdf?WT.si\\_n=Search&WT.si\\_x=3](http://www.richmondfed.org/conferences_and_events/banking/2011/pdf/cms_levy_presentation.pdf?WT.si_n=Search&WT.si_x=3).
- Lundberg, C. (2003). The influence of time - limitations, faculty, and peer relationships on adult student learning: A causal model. *Journal of Higher Education*, 74(6), 665-689.
- Maehl, W. (2004). Adult degrees and the learning society. *New Directions for Adult and Continuing Education*, 103, 5-17.
- Mattoon, R. The Federal Reserve Bank of Chicago, U.S. Federal Reserve. (2006). *Higher education and economic growth: A conference report* (N222b).
- Mbilinyi, L. (2006). *Degrees of opportunity: adults' views on the value and feasibility of returning to school*. Informally published manuscript, TNS Research, Capella University, Minneapolis, MN. Retrieved from [http://www.degreesofopportunity.org/inc/degrees\\_opportunity\\_report.pdf](http://www.degreesofopportunity.org/inc/degrees_opportunity_report.pdf).
- McPherson, P., & Shulenburger, D. (2010). *Expanding undergraduate education to meet national goals: The role of research universities*. Retrieved from website: <http://www.aplu.org/NetCommunity/Document.Doc?id=1672>.
- National Center for Education Statistics, U.S. Department of Education Institute of Education Sciences. (2005). *Reasons for adults' participation in work-related courses, 2002-2003* (NCES 2005-088). Retrieved from website: <http://nces.ed.gov/pubs2005/2005088.pdf>.
- National Center for Education Statistics, IES. (2010). *Digest of education statistics*. Retrieved from website: [http://nces.ed.gov/programs/digest/d10/tables/dt10\\_200.asp](http://nces.ed.gov/programs/digest/d10/tables/dt10_200.asp).
- Nellen, A. (2003). Using technology to teach nontraditional students. *The Tax Adviser*, 34(5), 290-292.
- Osgood-Treston, B. (2001). Program completion barriers faced by adult learners in higher education. *Academic Exchange Quarterly*, 5(2), Retrieved from <http://www.highbeam.com/doc/1G1-76770283.html>.
- Pennington, K., McGinty, D., & Williams, M. (2002). Community college enrollment as a function of economic indicators. *Community College Journal of Research and Practice*, 26-31.
- Potzin, P. (1984). The impact of economic trends on higher education enrollment. *Growth & Change*, 26-31.
- Ritt, E. (2008). Redefining tradition: Adult learners and higher education. *Adult Learning*, 19(1), 12-14.
- Schneider, M. (2010). Finishing the first lap: The cost of first year student attrition in America. *American Institutes for Research*, Retrieved from [http://www.air.org/files/AIR\\_Schneider\\_Finishing\\_the\\_First\\_Lap\\_Oct101.pdf](http://www.air.org/files/AIR_Schneider_Finishing_the_First_Lap_Oct101.pdf).
- Sherwood, S. (2005, March). Who is a successful woman. *DiversityInc*, 52-57.
- Sullivan, P. (2001). Gender difference and the online classroom: Male and female college students evaluate their experiences. *Community College Journal of Research and Practice*, 25, 805-818. Retrieved from [http://spot.pcc.edu/~rsuarez/rbs/school/EPFA\\_511/articles/511\\_articles/gender\\_differences\\_ol.pdf](http://spot.pcc.edu/~rsuarez/rbs/school/EPFA_511/articles/511_articles/gender_differences_ol.pdf).
- Thornton, G., Hollenshead, J., & Larsh, S. (1997). Comparison of two measures of motivation to manage: Ethnic and gender differences. *Educational and Psychological Measurement*, 57(2), 241-254.
- Timarong, A., Ternaungil, M., & Sukrad, W. (2002). Adult learning and learners: Briefing paper. *Pacific Resources for Education and Learning*, doi: PB0203.
- Vaccaro, A., & Lovell, C. (2010). Inspiration from home: Understanding family as key to adult women's self-investment. *Adult Education Quarterly*, 60(2), 161-176.



## ADULT LEARNERS' ENROLLMENT

### Appendix A

#### Motivations and Barriers to Higher Education for Online Learners Questionnaire

##### Explanation

This is a questionnaire designed to assist institutions of higher learning in the development of policy and procedures for online and adult learners. It will take about 15 minutes to complete. Your participation is voluntary, confidential, and very important to the success of this project. You may refuse to complete the questionnaire at any point. Results will be aggregated and reported at group levels. At no time will individual responses be reported. The researchers thank you for your participation. If you have questions about the research or would like to receive a copy of the executive summary of the completed project, please write to: Dr. Sara B. Kimmel, 309 N. Canton Club Circle, Jackson, MS USA 39211.

##### **Instructions**

There are four sections of the questionnaire. Please complete all items. In the first section, titled *Demographics*, please mark the response that best describes you. In the second and third sections, titled *Motivations* and *Barriers*, please mark the response that best describes your level of agreement with the item listed in the far left column. Responses range from 'Strongly Disagree' to 'Strongly Agree'. If an item does not apply to you, please mark "Not Applicable." In the fourth section, titled *Additional Remarks*, please write any additional information that you feel would be helpful to the researchers.

##### Location

Please indicate the name of the institution where you are currently enrolled, your location, the level of degree you are seeking (Associate, Bachelor, Graduate), and your course of study (Accounting, Biology, Business, etc.)

1 \_\_\_\_\_ 2 \_\_\_\_\_ 3 \_\_\_\_\_

Name of Institution      Location (City)      Location (State)

4 \_\_\_\_\_ 5 \_\_\_\_\_ 6 \_\_\_\_\_

Level of degree you seek      Course of Study      Country in which you reside

PLEASE GO ON TO THE NEXT PAGE

# ADULT LEARNERS' ENROLLMENT

Section 1: Demographics. Please mark the response that best describes you.						
#	Item	1	2	3	4	5
7	Your Gender	Female	Male			
8	Your Age	24 or under	25-34	35-44	45-54	55 or over
9	Your Race/Ethnicity	White	Black or African American	American Indian or Alaska Native	Asian	Other
10	How would you describe your total annual household income?	\$0 – \$24,999	\$25,000 - \$49,999	\$50,000 – \$74,999	\$75,000 – \$99,999	\$100,000 and over
11	Are you of Hispanic or Latino origin and race?	Yes	No			
12	Do you have a child/children at home under the age of 12?	Yes	No			
13	Do you have a child/children at home between the ages of 12-18?	Yes	No			
14	Do you have a spouse who lives with you?	Yes	No			
15	Do you have other relatives who live with you?	Yes	No			
16	Do you have non-relatives who live with you?	Yes	No			
17	Did you apply to other institutions before selecting this one?	Yes	No			
18	Are you employed fulltime (40 hours or more each week)?	Yes	No			
19	Are you employed part-time (under 40 hours weekly)?	Yes	No			

PLEASE GO ON TO THE NEXT PAGE

# ADULT LEARNERS' ENROLLMENT

**Section 2: Motivators.** Please mark your level of agreement with each of the following statements in your decision to enroll for the degree you are currently seeking. If the item does not apply to you, please mark "not applicable."

#	Item	1 Strongly disagree	2 Disagree	3 Agree	4 Strongly Agree	5 Not applicable
20	A desire for personal accomplishment motivated me to enroll.					
21	A desire to finish a degree that I began but did not complete earlier motivated me to enroll.					
22	A desire for knowledge/skills in this degree field motivated me to enroll.					
23	Reports that people with this degree have greater opportunity for advancement motivated me to enroll.					
24	The assurance of a pay increase at work motivated me to enroll.					
25	The assurance of a promotion at work motivated me to enroll.					
26	The need to keep my current job motivated me to enroll.					
27	The desire to begin a new career motivated me to enroll.					
28	Encouragement from my spouse or significant other motivated me to enroll.					
29	Encouragement from my children motivated me to enroll.					
30	Encouragement from my parent/s motivated me to enroll.					
31	Encouragement from my supervisor or employer motivated me to enroll.					
32	Encouragement from friends who have their degrees motivated me to enroll.					
33	A desire to be a role model for my children motivated me to enroll.					
34	A desire for more respect from my peers motivated me to enroll.					

PLEASE GO ON TO THE NEXT PAGE

# ADULT LEARNERS' ENROLLMENT

**Section 3: Barriers.** Please mark your level of agreement with each of the following statements, in your decision to enroll in your current degree program. If the item does not apply to you, please mark "not applicable."

#	Item	1 Strongly disagree	2 Disagree	3 Agree	4 Strongly Agree	5 Not applicable
35	A lack of confidence in my ability was a barrier to my enrollment.					
36	Concern about attending school with younger or older students was a barrier to my enrollment.					
37	Lack of technological skills was a barrier to my enrollment.					
38	The lack of grants and scholarships for education was a barrier to my enrollment.					
39	The lack of personal funds to pay for college was a barrier to my enrollment.					
40	Concern about paying back student loans was a barrier to my enrollment.					
41	Discouragement by a spouse/significant other was a barrier to my enrollment.					
42	Discouragement by a parent/s was a barrier to my enrollment.					
43	Discouragement by my employer was a barrier to my enrollment.					
44	Time away from my job was a barrier to my enrollment.					
45	Time away from my family was a barrier to my enrollment.					
46	Lack of childcare for my minor child/children was a barrier to my enrollment.					
47	Lack of funds for childcare for my minor child/children was a barrier.					
48	My role as primary caregiver for an elder was a barrier.					
49	Lack of classes at a convenient time was a barrier to my enrollment.					
50	Lack of personal time was a barrier to my enrollment.					

PLEASE GO ON TO THE NEXT PAGE

ADULT LEARNERS' ENROLLMENT

**Section 4: Additional Remarks. Are there additional motivations you had or barriers that you faced (or currently face) in your decision to enroll in college for the degree you currently seek? If so, please tell us in the space provided.**

PLEASE STOP HERE. THANK YOU.

Reproduced with permission of the copyright owner. Further reproduction prohibited without permission.