

FINANCIAL AID AND POSTSECONDARY OPPORTUNITY FOR NONTRADITIONAL AGE, PRE-COLLEGE STUDENTS: THE ROLES OF INFORMATION AND THE EDUCATION DELIVERY SYSTEMS

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This report was commissioned by TERI to provide a review of existing research findings, focused on the impact of student aid program design, operations, and marketing. This report was prepared under the direction of Ann Coles (Senior Vice President of TERI, coles@teri.org) and David Mundel (a consultant to TERI, david.mundel@comcast.net).

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Abstract

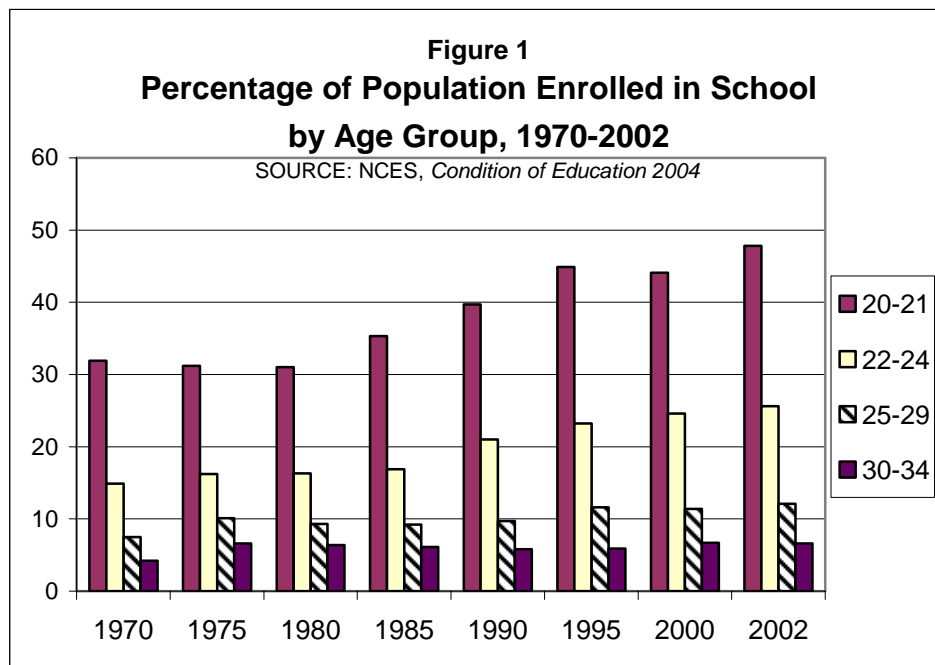
The college enrollment rate by adult high school graduates has not improved over the past several decades. In addition, the rate of high school graduation has not improved. As a consequence there is a large population of potential nontraditional age, pre-college students in the U.S. However, since this population is comprised largely of low-income, underprepared students, the prospect of solving the challenge of improving enrollment through marketing is bleak. Targeting special populations of prepared students, such as former military personnel and working adults, with information represents a potentially workable approach. However, targeted marketing for underprepared populations must also address the need for college preparation, usually not supported by federal student aid.

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During the 1980s and 1990s large numbers of adult students returned to college campuses, causing some to speculate that adult students had saved higher education from the anticipated enrollment crash (e.g., Norris & Poulton, 1987). However, a closer look at trends in enrollment rates reveals that the rate of enrollment by adults changed very little during this period, that an increase in the percentage of traditional age high school graduates actually explained the upsurge in enrollment. The passing of the baby boom generation into midlife explained the presence of more adults on campus. College had not become any better at attracting students to enroll.

Yet increased college enrollment and persistence by nontraditional age students—those who were denied the opportunity to attend college for educational, economic, or personal reasons when they were of traditional age—is critical for the nation’s economic and social development in the early 21st century. Many prognosticators argue that up to 90 percent of the adult population will need at least some college (Boesel & Fredland, 1999; Council for Aid to Education, 1997; Grubb, 1996a, 1996b; National Center for Public Policy and Higher Education, 2000). However, if an average of 70 percent of each high school class graduates and 50 percent of graduates go to college within two years after high school, then only slightly more than one-third (35%) of the entire population has the opportunity to attend through traditional means. While concerted efforts have been made to improve the “traditional” pipeline to college, it is also crucial to consider how to induce more nontraditional-age students to consider postsecondary education.

The challenge of encouraging more adults to enroll in college has changed very little since the early 1970s (Figure 1).



While much has been made of the increase in the number of adults enrolled since the 1980s, the growth in enrollment rates by adults over 25 has changed very little since 1975. Between 1980 and 2002 there was substantial growth in the enrollment rate for traditional age students, but not for adults over 30. On the other hand, enrollment rates for traditional age students have not declined, in spite of the decline in the purchasing power of Pell grants (Advisory Committee on Student Financial Assistance, 2002).

There are three major propositions about how more adults can be induced to enroll and persist in postsecondary education. One possibility is that the delivery systems for education can be altered to improve the rate of adult enrollment. This would require changes in the education system. A second is that the barriers of high prices and low subsidies can be reduced for adults who take the steps to prepare (St. John, 1995). These barriers could be getting worse, given trends in tuition and government need-based grants (Advisory Committee on Student Financial Assistance [ACSFA], 2001, 2002; St. John, 2003). The third is that providing information about the true costs and prices of college might induce more to attend (Cook & King, 2004). To make informed judgments about these propositions, it is important to consider three questions:

- Who are the potential nontraditional age students?
- How well prepared is the education delivery system to serve the nontraditional age population?
- What role might financial aid information play in promoting postsecondary opportunities for adults?

Who Are the Potential Nontraditional Age Students?

Most of the speculation about enrollment of adult students centers on the college-qualified adults who may have delayed entry for one reason or another. It is conceivable that information experiments would improve enrollment rates for this population. However, before making such a presupposition, it is important to consider the demographic composition of the nontraditional age population (see Table 1).

The Nontraditional Population

Students over age 23 comprised less than half of the college population in 1999-2000 (about 43%). Thus a substantial portion of the current college population delayed initial enrollment, dropped out and returned, or maintained continuous enrollment. Recent estimates indicate that more than one million college-prepared low- and middle-income students did not have the opportunity to enroll for financial reasons in the 1990s and that about four million potential students who were qualified for four-year colleges did not reach this destination (Fitzgerald, 2004; Lee, 2004). Thus there is a qualified, nontraditional age population that could be served by the nation's system of higher education.

Table 1. Selected characteristics of undergraduate students in 1999-2000

<i>Characteristic</i>	<i>Percentage</i>
Female	56.3%
Age 18 or less	9.5%
19-23	47.7
24-29	17%
30-39	13.9%
40+	11.9%
Independent	50.9%
Has dependents	26.9%
Single parent	13.3%
Full-time employed	39.3%
Part-time employed	40.8%
Not working	19.9%
GED or other	5.2%
No diploma or other	1.1%

SOURCE: NCES, *Condition of Education 2003* (Table 32-1a & b)

According to the 2000 Census, 48.2 percent of the U.S. population over the age of 25 had not attended college (Figure 2). Another 21 percent had some college, but no degree. Only 24.4 percent of the U.S. population 25 or older had at least a bachelor's degree (see Figure 2). However, 20 percent of the adult population over 25 had not completed high school, let alone college (U.S. Census Bureau, 2003). Thus, about two-thirds of the adult population could be considered *potential* nontraditional students and many will find their way to some form of higher education through alternative pathways to college. Educational opportunity for nontraditional students remains an important access challenge.

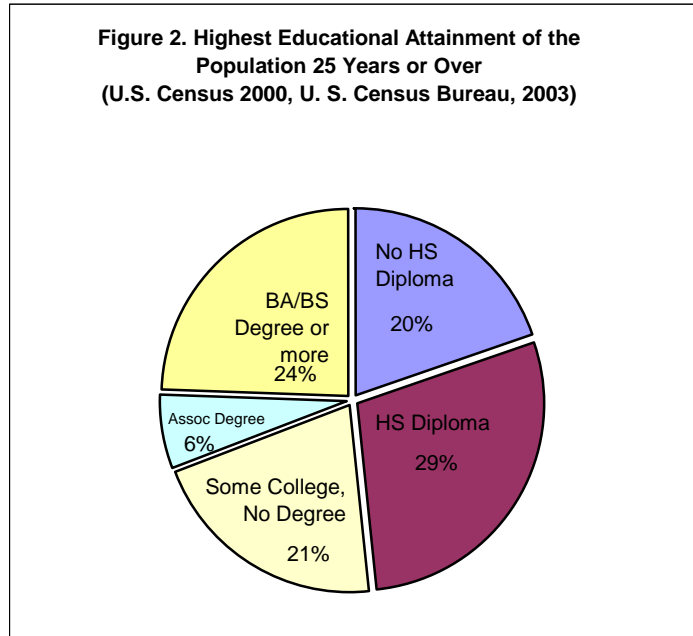
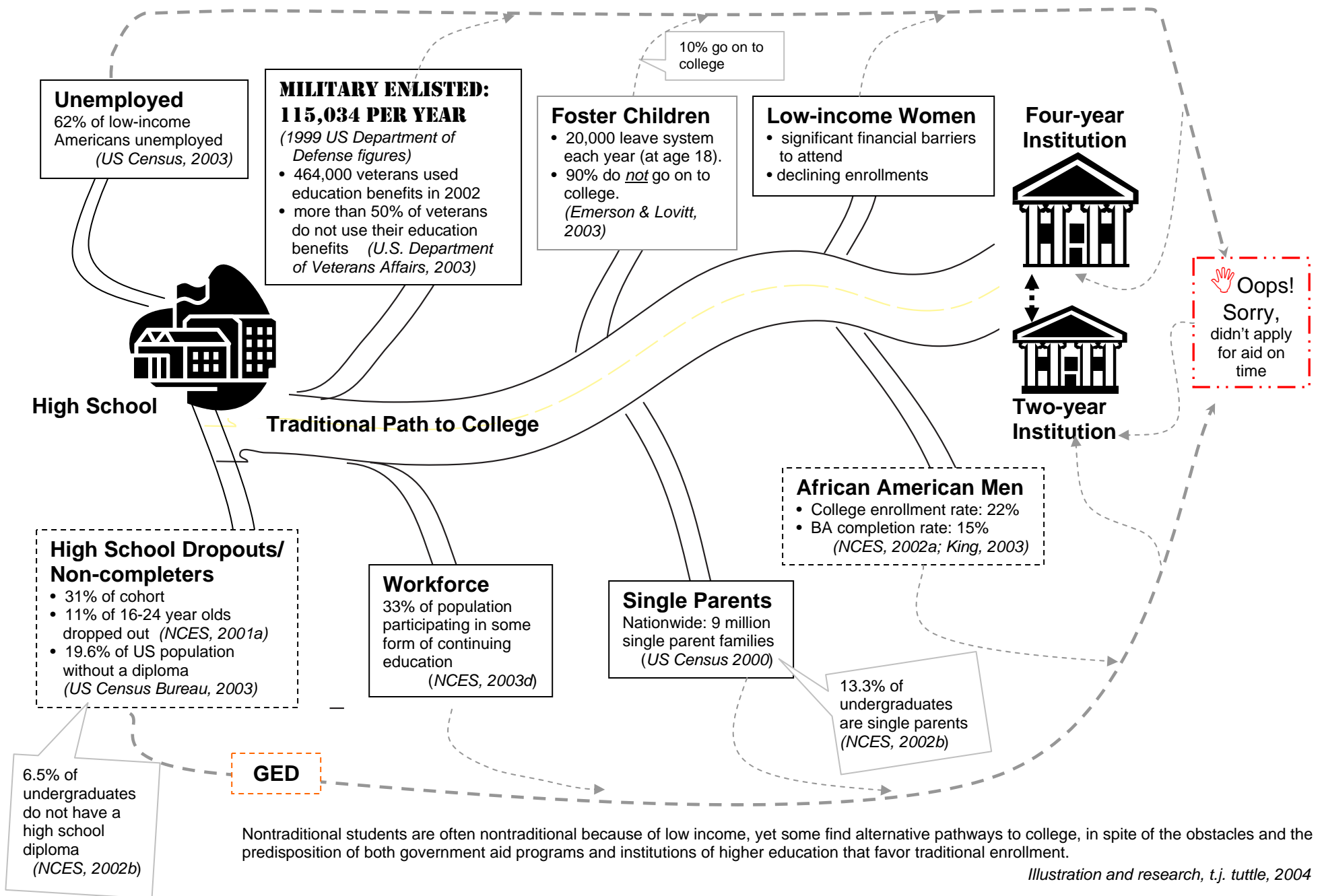


Figure 3.
Alternative Pathways to College
Providing access to higher education for half of America's undergraduates



Nontraditional students enter alternative pathways to college from many places in the traditional college pipeline and at different times in their lives. Figure 3 illustrates the alternative pathways and the subgroups of nontraditional students. As illustrated by the Alternative Pathways to College figure, nontraditional students are not an amorphous, homogenous group, any more than are traditional students. And like the subgroups of traditional students, they do not all act in the same way on the intention to attend college, nor in the financial processes involved in enrollment.

Research funded by NCES has positioned the characteristics associated with nontraditional students on a continuum based on the number of nontraditional characteristics a student has (Choy, 2002; Horn, 1996). Many of the subgroups overlap to some extent, with the result that students possess one or more of these nontraditional characteristics: working full time (39%); having dependents—married or not married (27%); delayed enrollment (46%); attending part time for at least part of the academic year (48%); financially independent, as categorized for purposes of financial aid eligibility (51%); and not having a high school diploma (7%) (Choy, 2002). Military veteran and active duty military service members make up another group of nontraditional students who generally possess several of the above characteristics (Covert, 2002).

Potential students for the alternative pathways toward degrees can be grouped by the number of nontraditional characteristics into three categories: minimally nontraditional, moderately nontraditional, and highly nontraditional. Prominent among the subgroups are low-income women, single parents, high school noncompleters, displaced workers, military personnel (active-duty, reservist, and veteran), former foster children and wards of the state, and subgroups of historically underrepresented populations—African American males and Hispanic males—who should be better represented in the nontraditional system. The high school noncompleters (20% of the population over the age of 25) usually must first complete a General Educational Development (GED) or other high school equivalency diploma to gain entry to higher education programs. In 2000, 7 percent of undergraduates had a high school equivalency or a GED diploma (NCES, 2002b). Some researchers have speculated that there are as many as 11 million American adults from low-income families that could benefit from a college education (Carnevale & Desrochers, 2004). Of the 22 million low-income workers, it is estimated by the National Adult Literacy Survey that one-half—11 million—have literacy levels that would allow them to attend college (Carnevale & Desrochers, 2004). However, low-income students remain underrepresented in higher education in both traditional and adult and continuing education.

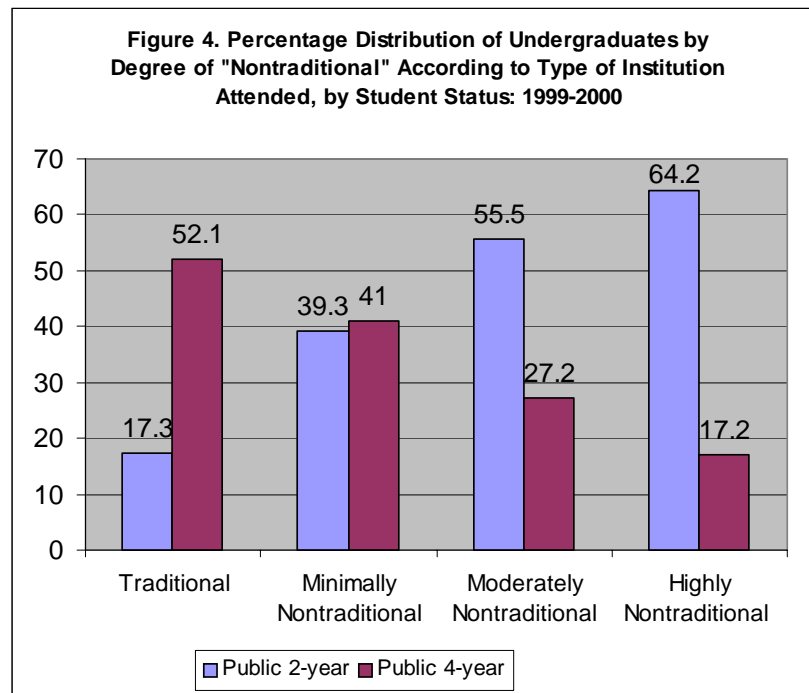
Low-Income/Low-SES Students

While researchers funded by NCES have chosen to focus on parents' education as an explanation for the large number of traditional age students who did not enroll in college (Choy, 2002; NCES, 2001b), it is well known among education researchers that parents' education and family income are highly correlated. NCES's failure to consider such correlations (Becker, 2004; Heller, 2004a, 2004b) resulted in serious specification errors.

Thus, when considering this population, it is important to understand that income and other socioeconomic status (SES) factors influence whether students enter this potential nontraditional student population or go directly to college from high school.

The one unifying characteristic that ties a majority of nontraditional students together is low SES origin. Even if income level shifts later in life, nontraditional students are “nontraditional” often because they lacked the resources, the situational support, or educational opportunities during their formative teen years—a time when many students get on the traditional path to college. When prospective nontraditional students are considering college, finances often play an important role in their initial enrollment decisions, as well as in persistence, especially in the case of low-income students (St. John, Paulsen & Starkey, 1996; St. John and Starkey 1995).

Nontraditional students are more likely than traditional students to attend community colleges (Choy, 2002), most likely because of the lower costs and greater program flexibility. The more nontraditional characteristics a student possesses, the more likely the student will attend a two-year institution (see Figure 4). This is unfortunate, given the poor rates of persistence and degree completion at community colleges.



Source: NCES, 2002b

During the 1960s, open access institutions and community colleges were established to open doors to opportunity and prosperity. In the 1980s, threats of a declining market of traditional age students resulted in even more programs for and outreach to nontraditional students. The low price of tuition and the availability of aid to low-income students insured equal access and opportunity, especially at open access institutions.

In the 1990s, however, with higher education becoming a minimum educational credential for entry into middle-class professions, the combination of escalating prices and declining need-based grant aid constrained financial access for nontraditional students (St. John, Chung, Musoba, Simmons, Wooden & Mendez, 2004). In 1995-96, 26 percent of all undergraduates were low income. Seventeen percent of dependent undergraduates (8% of total) were low income (NCES, 2000). Therefore, it became likely that many of the low-income traditional age students would find alternative pathways to college. The alternative pathways model illustrates departure points of nontraditional students, most of whom are or started out as low income. The question is whether those who depart the traditional path to college have sufficient reentry points.

Low-Income Women

Social and economic forces in recent decades have increased expectations for a college education as the ticket to social and economic inclusion. Women, who until the 1970s were not generally expected to enter the workforce or college, have made up for lost time and now comprise the majority in higher education and among part-time working students (King, 2000). According to the National Center for Education Statistics, in 2000, women comprised 56 percent of undergraduates in two- and four-year institutions (NCES, 2003a). Among the U.S. population over age 16, 50.5 percent of women participate in adult education compared to 44 percent for males (NCES, 2003a, Table 8-2). Women also make up the majority of low-income students in higher education at 65 percent (Cook & King, 2004).

In the bid to end “welfare as we know it” in the late 1990s, the ability of low-income women with families to continue their education declined, as support programs from state to state were discontinued or phased out. Low-income women were forced into the labor market when deadlines for educational support ranging from 6 to 18 months expired (Center for Women Policy Studies, 2002). As an indicator of how drastic these cuts were, the City University of New York system reported an enrollment decrease of 77 percent of former welfare recipients (Applied Research Center, 2001). The lack of a financial parachute while pursuing a degree forced many low-income women into a labor market where their hourly wages averaged \$7.41 after one year in some parts of the country—maintaining their position in poverty (Center for Women Policy Studies, 2002; Jarchow, 2002). In contrast to the range of educational opportunities available to millions of World War II veterans, educational benefits and support programs followed the assumption that most nontraditional students would pursue the traditional baccalaureate degree or higher. This is a far cry from what one could accomplish in education and training programs during the 6 to 18 months many states allowed to low-income parents when Temporary Assistance for Needy Families (TANF) expired in 2002 (Center for Women Policy Studies, 2002).

Other Characteristics of the Population

While income and SES status might be the primary indicator of the nontraditional population, there are other departure points from the traditional path, which include not

completing high school, joining the military after high school, being a single parent, and living in foster care. While these groups also have greater poverty, their college opportunities are often not sufficiently considered by educational institutions, nor are they always well served by the student aid system. A few of these groups are discussed below.

Single Parents

Single parents may be an intriguing group from a public policy standpoint. Many single parents face daunting obstacles that strongly overshadow those of traditional age students. The demands of parenthood and study are tough for anyone, but single parents generally lack social support from family and partner, not to mention severe financial strains in pursuing a degree. However, in a 1996 analysis to predict which nontraditional characteristics were associated with persistence and graduation, Horn found that

The results of these models indicated that both working full time and having children had significant effects on part-time and delayed enrollment, but this was not true for single parents. It is possible that the motivation and commitment required for single parents just to enroll in postsecondary education helps to mitigate the potential barriers they face in progressing toward and attaining their educational goals. (Horn, 1996).

Despite being a high percentage of the American population and of the undergraduate population, single parents are rarely examined in higher education literature as a group, nor are their particular needs examined, even in view of the findings (above) that they apparently succeed despite predictions or expectations. From a policy perspective and from the perspective of taxpayers, there is every reason to explore the needs of this population; however, little research has been done on single parents as undergraduates or the issues related to their financial aid and their entry into and utilization of aid in the system.

Single parents pursuing a college degree are often extraordinarily motivated, despite limited academic preparation, to show their children “another way” and to provide them a better life, a form of intergenerational uplift. Since current literature would argue that college attainment is higher in non-first-generation families, in a sense, better support of single parents in public policy through financial support of Title IV funding would uplift two generations, decrease social services funding for those low-income single parent families, increase the productivity and taxability of this population, and increase the odds that their children will be motivated to prepare for and attend college as well.

Studies have documented the increase in children’s educational ambitions when parents attend college (Gittell, Vandersall, Holdaway & Newman, 1996; Kahn & Polakow, 2000; Kates, 1991). For this population, college is one of the only pathways out of poverty. Poverty rates for children whose parents did not attend college, or attended but did not graduate, increased by more than 72 percent from 1975 to 1997 (Bennett, Li, Song & Yang, 1999).

However, to date, financial aid policy at the federal and state level does not make sufficient allowances for the needs of this population in financial aid eligibility. Even if there were adequate aid available, many new and returning nontraditional students are not in the traditional information pipeline in high schools and do not file in time for financial aid consideration from their state or institution.

Unlike high school students, nontraditional students are not bound by high school academic year college application cycles. Nontraditional students come to apply to and enroll in college when circumstances in their lives make it possible. It cannot be assumed that adults who have been out of high school (a major source of college information) for any length of time will be knowledgeable of the steps that must be taken five to six months in advance of the start of the fall semester to apply for and sign up for financial aid. Missing the critical Free Application for Federal Student Aid (FAFSA) filing deadline in March (or April in some states) means missing the deadline for state and institutional aid, significant sources of aid for low- and middle-income students. By example, in a recent study of part-time students (a significant single characteristic of nontraditional enrollment) in the state of Indiana, 31.1 percent of first-time freshmen delayed entry to the spring semester (Tuttle & Musoba, 2004). Of the part-time students, 60 percent did not apply for financial aid, and 71 percent of those who did file for aid did not receive aid of any type. In a recently released report from the American Council on Education on 1999-2000 undergraduates, 20 percent of dependent students and 24 percent of independent students with incomes lower than \$10,000 did not complete the FAFSA (King, 2004). Since most national datasets only track matriculations (registrations for classes) and not applications of those who cannot attend for financial reasons, it is difficult to tell how many low- and middle-income prospective students who indicated intent to enroll did not attend for financial reasons. The best estimates of the number of these potential students (Lee, 2004; Fitzgerald, 2004) used the 1992 high school cohort.

Many four-year institutions have spring aid deadlines that coincide with the federal March 1st deadline that was created to determine Pell eligibility and help institutions make their institutional offers to high school seniors. Consequently, many first-time adult students are not considered for anything other than federal aid. Among adult students who attend less than half time, many do not apply for financial aid (Cook & King, 2004), which may be due to a belief that they have missed the deadline or that they will not be considered eligible, or which may be due to the nature of how they enrolled for classes (online admission and application to their institution). In many cases, their expectation of being ineligible may be correct.

According to Richard Apling, in a report for the Congressional Research Service, federal student aid covered less of the total cost for nontraditional students than for traditional students, and nontraditional students have fewer avenues for assistance than do traditional students (Apling, 1991). Data from the 1986 National Postsecondary Student Aid Survey (NPSAS:86) indicate that student aid covered an average of 47 percent of total costs of attendance. However, for independent students, that was 42 percent; for part-time students, 36 percent; older students, 39 percent; students without a high school diploma,

39 percent; and single parents, 41 percent—compared to 50 percent for traditional students (Apling, 1991).

This would appear to be the case with state aid as well. State grants are more likely to go to traditional-age students and full-time enrolled students, and less likely to be awarded to nontraditional students (Moran, 1987, Kates, 1991, Apling, 1991, The Institute for Higher Education Policy, 2001; Lingenfelter and Voorhees, 2003).¹ The stakes are high for nontraditional students who missed their state deadline: in 2002, \$5.1 billion was awarded in need-based and non need-based grants (National Association of State Student Grant Programs, 2004). Since private sector scholarships have traditionally followed the merit model (using the traditional-age criteria and distribution cycle) established by institutions, private sector scholarships are overwhelmingly targeted to traditional-age students as well².

In their recommendations, the Access and Opportunities Committee for the Illinois Community College System urged adjustments to the income formula for state awards to increase access to low-income students, with a special priority identified for students with dependents—working parents (National Postsecondary Education Cooperative, 1998). This is an example of how public policy at the state level can be reshaped to recognize the particular need of this important population.

High School Noncompleters

High school noncompleters form another subgroup of nontraditional students who often find their way back to education through alternative paths, with the GED diploma serving as a passport to higher education (although it is not always a prerequisite for postsecondary education). In 2000, 7 percent of the undergraduate population did not possess a high school diploma, up from 6 percent in 1992-93 (NCES, 2002b). U.S. Census 2000 figures indicated that 19.6 percent of the population over the age of 25 did not possess a high school diploma (U.S. Census Bureau, 2003). NCES reported that, in 2000, 11 percent (3.8 million) of 16- through 24-year-olds were not enrolled in high school and had neither a high school diploma nor equivalent credential (NCES, 2001a). Recent NCES data from *The Condition of Education 2004* illustrate the impact income plays on education at the secondary level, which then impacts the postsecondary level: “During the 12 months ending in October 2001, high school students living in low-income families dropped out of school at six times the rate of their peers from high-income families” (NCES, 2004).³ Poverty of the secondary schools as well as of the students who attend them appears to be strongly related to high drop-out rates, according

¹ Continuing students are in the information pipeline and receive information about submitting their Free Application for Federal Student Aid (FAFSA) renewal form in time to be considered for state, institutional, and other forms of first-awarded federal aid (work-study and the Federal Supplemental Educational Opportunity Grant [SEOG]).

² Personal communication, Mark Rothschild, founder and former president, National Scholarship Providers Association, 1999.

³ NCES reports and data cited here refer to event dropouts, as opposed to cohort dropouts, which count the final completion rate of a cohort starting in the 9th grade. Due to the difficulties with tracking these figures, NCES reports the event dropout rate, which is the number reported each year who are not enrolled.

to a recent study (Balfanz & Legters, 2004). The cohort “shrinkage” rate in some 2,000 high schools identified by the authors is estimated at 40 percent.

Military Servicemembers

Each year, approximately 115,000 young men and women enlist in the armed forces. Many enlist as a way out of poverty, a way to get job training, and as a way to pay for college. In a 1998 study looking at data from the National Education Longitudinal Study of 1988 (NELS:88), students in the bottom income, top test score group were most likely to join the armed forces (Akerhielm, Berger, Hooker & Wise, 1998). Alternative pathways to college are well traveled by military veterans, who sometimes have opportunities during active duty to build up college credit through a variety of college programs offered on military installations under the umbrella consortium Servicemembers Opportunities College (SOC) (Kime & Anderson, 1996). Unlike many other nontraditional subgroups, servicemembers and veterans with honorable discharges have adequate if not generous educational aid programs available to them through various GI Bill programs.

The GI Bill remains an underutilized source of funding for this population. Servicemembers meeting certain conditions from the 1980s on can opt into various educational benefit programs. Yet many active duty servicemembers and new veterans do not take advantage of these privileges. According to Veterans Affairs, more than 50 percent of veterans do not use their education benefits. This may be due to a number of factors; assuming desire to attend college is present, the soldier or sailor’s access to information about applying to college once service is completed may depend on a number of factors related to where the soldier or sailor is stationed. For high school students, information on college from counselors, teachers, parents, and religious leaders plays an important role in influencing college aspiration. In the military, these influences are still important to the servicemember, but may also include the influence of unit company commanders and first sergeants (Covert, 2002; Meinhardt, 1979). The implication is that if these leaders do not encourage or support educational opportunities in their commands through passive or proactive steps, then this is an important opportunity missed. Servicemembers overseas and on remote postings may face additional challenges in obtaining information on college and application procedures for admission and financial aid to distant institutions. Duty location as well as occupation in the military affect participation while on active duty.

One variable that affects participation/nonparticipation for senior enlisted soldiers is the range of characteristics associated with various military occupation specialties. . . . Soldiers with job specialties that assign them to [field units] are more inclined to be deployed and experience unpredictable work hours . . . therefore the opportunity to enroll in college courses during off-duty time is partially dependent upon a soldier’s job. For some, opportunities are abundant, while others are unable to participate due to deployments and training exercises (Covert, 2002; p.27-28).

Covert notes that on the large California army base where he conducted his study there was little consistency in encouragement and support across commands on the base to soldiers to participate in postsecondary education, and he implies that this may be due to lack of enforcement of army education policy (p 153). Covert did note “. . . their ability to navigate barriers to participation when nearing a life transition is crucial to the development of strategies that alleviate such deterrents [to college enrollment]” (p 45). Little research exists on aspiration, encouragement, and barriers to postservice college attainment. It would be worthwhile to study this population to determine the reasons why more than half of exiting veterans, in their early 20s and older, do not take advantage of their benefits and to discern what obstacles, passive or otherwise, stand in their way.

One group seems to have had some success in marketing educational opportunities to active duty servicemembers and veterans. The Internet has become an important information venue for the military. One large commercial military-targeted website boasts access to 30 million military affiliated people including members, veterans and families,⁴ although on another page it indicates 4 million subscribers. This website prominently displays targeted banners and bait and switch ads that promise information on guaranteed benefits, such as “GI Bill Booklet,” but force the user to provide personal information such as email address, age, service termination date, address, and phone number. The user must concede use of identity information for the marketing purposes of the educational organizations. There is an appearance of “officialness” to the website that suggests to users a legitimacy in providing government information. In fact, their advertising page gives away their aggressive strategies to potential advertisers.

We drive sales online and at commissaries, exchanges and other outlets while highlighting clients’ patriotic support of the military community. We position clients at the transition points in military life that often trigger purchase decisions, such as relocation, promotion or separation/retirement from the service. Further, we help clients tap the grassroots nature of the military community to spread the word “virally” on quality products and services (military.com, advertisers’ page⁵).

Proprietary schools whose success depends on marketing, have taken advantage of the promised access to military servicemembers and are strongly represented on this website. Ads from proprietary schools are sent several times a week to those who sign up for the website newsletter. There are funding provisions from the government that are clearly friendly to proprietary schools that allow veterans to pay up to \$5,000 up front (U.S. Department of Veterans Affairs, 2003) for various education and training programs. With this kind of monetary incentive, proprietary institutions are going where the money is, apparently at higher rates than more traditional postsecondary institutions. If the Internet is a powerful medium for information for servicemembers in the U.S., then it must be

⁴ From their advertising page is the following, “Military Advantage provides unprecedented access to the 30 million Americans with military affinity: Servicemembers, Dependents, Veterans and those considering military service. We operate the largest military destination site at www.military.com.

⁵ Retrieved from <http://www.military.com/Education/Lead1?ESRC=education.nl>. This page is a “sticky” page in that it forces you to sign in with an email address.

doubly so for the many servicemembers stationed in rural or foreign posts. This would seem to imply that these isolated, active-duty soldiers and sailors may receive much of their college information from the private sector, from profit-driven institutions. Proprietary schools then have an advantage in an environment where postsecondary encouragement is not proactive and institutionalized.

In his dissertation examining postsecondary education participation by senior enlisted soldiers and sailors prior to civilian transition, Covert (2002) made several recommendations for the military that he believes will assist servicemembers in a better transition to college after military service, including:

- establish coherent college credit or course transfer/acceptance policies to avoid the difficulties soldiers experience in completing their associate's and bachelor's degrees due to frequent base transfers;
- assist soldiers in finding alternate funding sources such as grants and scholarships when tuition assistance is unavailable; and
- establish counseling services to help soldiers identify college offerings, and help soldiers navigate the incompatibility of courses between institutions and degree programs.

Covert's recommendations and documentation of the problems faced by active duty soldiers in taking advantage of educational opportunity would certainly suggest an important avenue of research for determining how to assist active duty servicemembers and those transitioning to civilian life over the bridge to obtaining college degrees.

With the current overseas conflicts (Bosnia, Afghanistan, Iraq) and the stop-loss restrictions from leaving active duty, it is likely that in the next two years, when the stop-loss is lifted for many soldiers and sailors, there will be an exodus from the military of many who would have stayed in the service during peacetime. Finding or establishing information conduits to this population, which includes a disproportionate number of minorities (Anderson, Harding & Kime, 1992), will help raise their educational attainment and better counterbalance the marketing of proprietary schools.

Former Foster Youth

Perhaps one of the most forgotten segments of the population in consideration of educational future are the children in the foster care system—542,000 children in 2001, twice as many as in 1987 (Hochman, Hochman & Miller, 2004). Of these children, between 19,000 and 20,000 foster youth “age out” of the system each year, and are immediately weaned of any systems support provided them up to their 18th birthday (Hochman et al., 2004). In one study, 70 percent of foster youth indicated that they wanted to attend college (McMillen, Auslander, Elze, White & Thompson, 2003). However, other statistics tell a different story. Between 10 percent and 11 percent of former foster youth actually participate in postsecondary education after high school graduation (Emerson & Lovitt, 2003). Considering the circumstances surrounding their removal from native homes, it may not be surprising that so few make it to college, given

the lack of financial or emotional support, the instability of their early lives, the low chance of either living in a household with a college-educated adult or being encouraged to go to college, and the lack of early academic preparation.

To go to college at 18 with no family support, no financial resources, and no job is not easy. Transitioning from foster care to college presents many challenges for which colleges are ill equipped to deal. However, it is in society's best interest to consider ways to help former foster children transition to college and to ensure that financial needs are not one more obstacle to attaining an education.

Nontraditional and Alternative Pathways

The pathways movement has been overly focused on the traditional pipeline to college. Unfortunately that pipeline has many leaks, for example, education reforms intended to improve access are more typically associated with lower high school graduation rates (St. John, Musoba & Chung, 2004). While a quarter of the population drop out before completing a college degree, a doubly large percentage does not go to college after high school. So, in recent decades, while the percentage of high school graduates going directly to college after high school has increased, the percentage of adults who go on to college has not grown. The opportunities for nontraditional students have not increased, and there are many points of entry into this economic and social limbo, including poor schools, military recruiting, and foster homes.

The Education Delivery System

If the goal is to substantially expand access for the nontraditional age, pre-college population, then it is crucial to start with an understanding of the ways the education delivery system has failed to provide sufficient reentry points for this population. There are many studies that indicate that high school dropouts and adults aspire to attend. The problem is that those who seek access lack either appropriate points of reentry or support after reentry. If the goal is to understand how, as a society, adult access might be expanded, we need to consider both the education delivery system and the student financial aid delivery system.

Comprehensive High Schools and Their Alternatives

While American comprehensive high schools helped expand educational opportunity during the first eight decades of the 20th century, the need for alternative approaches to the delivery of high school curriculum has become apparent only in the past two decades. However, before we consider these alternatives, it is appropriate to consider how we got to this point.

In the late 19th century, American society was mostly rural. Small school houses dotted the country, and education through eighth grade was available in most of the country, but many people lacked access to high schools (Schlechty, 1997). One of the great successes of the early 20th century was the development of comprehensive high schools through the consolidation of small school districts, a development that substantially expanded the

rates of high school graduation and college enrollment through the 1960s. However, comprehensive high schools were not created to provide college preparatory courses for all students. Both high school and college systems in the mid-20th century shared the goal of preparing a technical labor force. Vocational courses were integral to comprehensive high schools and technical and community colleges.⁶ There were problems with the comprehensive education model, not the least of which was an implicit system of tracking that could be discriminatory (Trent, Gong & Owens-Nicholson, in press). However, the comprehensive high school worked well throughout most of the century.

A Nation at Risk (National Commission of Excellence in Education, 1983) changed public perceptions of the quality of the American education system. Through the 1990s, most Americans thought that their own local schools were of high quality but that the national system had problems, including low standards (Rose, Gallup & Elam, 1997). However, the idea that a single set of standards should be used to measure the effectiveness of all American high schools was a misfit, applying the wrong single rubric to a system that needed multiple rubrics. High schools had the role of producing auto mechanics, agricultural workers, and secretaries, as well as preparing some students for college. By the 1980s, however, it began to become clear that a college preparatory model of high schools was needed. There are now three competing (and only partially compatible) images of how high schools can be reformed in the U.S.:

- *Market Forces*: Through introduction of charter, voucher, and other choice-based systems, some reforms are aimed at introducing market forces to induce improvement in quality and innovation (Chubb & Moe, 1990, 1991; Peterson, 1998), an argument that is similar to the rationale for basic grants for college students in the 1970s (Carnegie Commission on Higher Education, 1973; Committee on Economic Development, 1973; National Commission on the Financing of Postsecondary Education, 1973; Newman, 1971).
- *Requirements and Standards*: The pipeline analyses fuel arguments for more advanced math requirements for high school graduation, implementation of math standards, and high school exit exams—a pattern that has been followed in many states (St. John, Musoba & Chung, 2004).
- *Small High Schools*: A movement to restructure high schools to make smaller, more engaging learning environments available to all students (Toch, 2003), is being promoted by the Bill & Melinda Gates Foundation and other reform-minded groups.

Thus, the delivery system for high school education is in the midst of rapid change. In particular, many states are making college preparation the default diploma, a move that could both increase the percentage of graduates who are prepared and reduce the percentage of students who graduate, given the mixed effects of this reform strategy (St. John, Musoba & Chung, 2004). Thus, while change may be inevitable, it is not certain

⁶ In many states, technical and academic junior colleges predated modern community colleges, which were more akin to a comprehensive high school, having both tracks. In fact junior colleges offered the first two years of college and were often an integral part of public education systems in the early 20th century.

what the consequences of the newest wave of changes will be, or if they will improve attainment.

However, since local education administrators are responding to multiple initiatives with somewhat divergent rationales, it is unclear what the results will be. However, the goals are apparent: to raise the percentage of students who graduate from high school (the equity goal) and to raise the standards of preparation for students who graduate (the achievement goal). These goals are not entirely compatible, however, and some extant policies have conflicting effects on measures related to equity and achievement (St. John, Musoba & Chung, 2004). Not only is it important to evaluate the effects of the reforms using these pipeline oriented measures, but it is also important to consider students who fall out of the system.

Adult (Basic) Education

Early in the administration of George H. W. Bush, First Lady Barbara Bush made appeals to expand adult education. Given the powerful influence of First Lady Nancy Reagan on the anti-drug education campaigns of the early and mid-1980s, there was a small window of hope that, finally, the challenge of the undereducation of American adults would be addressed. Federal contractors went out with their obligatory studies of best practice, but these studies did not result in new policies, as had been the case in early reform efforts in the 1980s.

The problem was that the adult education problem was far more complicated than that administration imagined. The two areas of education that went largely ignored in the U.S. through most of the 20th century were early childhood education, an area in which the U.S. rates much lower than other Western democracies, and adult education. Of the two challenge areas, adult education is much more critical and difficult to address because of ambiguous relationships between the K-12 system and higher education. If children do not have access to prekindergarten programs, the K-12 system provides supplementary education. However, avenues to higher education are limited for students who do not complete high school.

First, it has proven extremely difficult to raise the level of basic education for adults who did not complete high school. The GED exam requires an 11th grade literacy level and does not include advanced math. It is less rigorous than the SAT or the ACT. Yet most adults who enter ABE (Adult Basic Education) do not complete this level of attainment. Often, ABE courses are still offered for free, but student financial aid is not available. ABE students are not eligible for federal or state grants, or for federal loans.

Second, the system of adult education is chronically underfunded. Most states do not have a credential process for adult education in spite of the fact that adult instruction is fundamentally different from early literacy. Further, teachers in adult education are underpaid, few are full time, and few stick with it long enough to build expertise at working with adults.

Thus, a substantial portion of the nontraditional, pre-college populations must get over another educational hurdle before they are minimally prepared for college. Further, even though remedial education improves the odds that students will persist, as evidenced especially in research that controls for preparation (St. John & Associates, in preparation; St. John, Paulsen & Carter, in press), there are periodic efforts to remove public funding and student aid subsidies for students in remedial courses (Breneman & Haarlow, 1998).

Nontraditional Programs in Traditional Colleges

The majority of adult students who go to college attend part time, often taking classes at night. Historically, many colleges offer courses using lower cost structures with part-time faculty so they can offer a curriculum to adults at a lower cost. This pattern is still prevalent in urban areas where both public and private colleges compete for part-time adult students. However, there are also high-end programs that offer expensive “executive” programs, especially at the graduate level in business and other professional fields. There is a history of alternative modes of delivery.

The field of adult education has used a different paradigm from college education for traditional education. It has long been assumed that adults are more motivated and more aware of their goals. Most adult education experts advocate structuring programs around the needs of adult learners. Cohort programs have proven effective in teacher education and other fields that have made use of this model. Frequently, when community colleges, private colleges, and other institutions offer programs tailored to the needs of adults, they will have a financial aid officer available to ensure that students get the money they can, so they can pay their educational costs. However, since most adult students work while they go to college (NCES, 2003b), they are more focused on paying as they go than borrowing to go to college.

In the past two decades, there has also been a huge shakeout among the proprietary schools that once provided an alternative for students who lacked preparation for college. The better schools integrated basic and technical education to retain the interest of adults, while many others misused the student aid system and students. Too frequently, proprietary schools took all the necessary steps to get aid, including loans, but put too little attention on retention. In the past decade, there has been minor transformation in the proprietary sector as proprietary colleges, like the University of Phoenix, have reorganized to compete with traditional colleges for two-year and four-year students (Breneman, Pusser & Turner, under contract). Now, there is a large network of institutions offering courses and educational programs for adult students. Many of these programs make sure that potential students know about student financial aid because it is in the institution’s economic interest to do so, especially in the higher priced and accelerated programs. Students who borrow or receive grants are more likely to pay because institutions receive and disburse the money to pay tuition first.

The Electronic Dream for Low-Cost Access

For many decades, proponents of technology have argued that new technologies would revolutionize education, rendering the traditional delivery system obsolete. Both television and mainframe computers had their proponents (Perry, 1977; Rockart, 1975). In fact, the Carnegie Commission on Higher Education (1973) took these predictions so seriously that they argued that the future of higher education would be analogous to the fate of the railroads, which lost much of their business to the airlines and trucking. They argued that education was threatened by new competitors and had to adapt. However, as the story of proprietary schools tells us, the “new” competitors eventually adapted to the higher education model as colleges and universities became more flexible and competitive.

The newest wave of technology investment is taking hold, however. There have been substantial investments in the new technology, much of which has not yet paid off (Bok, 2003). A great deal is being learned about the new electronic education models. In America’s decentralized system of education (more decentralized than the British system), it has been difficult for colleges and universities to realize a return on investment. However, careful studies of costs are now under way (e.g., Farmer, 2004), which means that more economically efficient delivery models will likely develop. Certainly the new technology is well integrated into most traditional colleges and universities.

How well prepared is the education delivery system to serve the nontraditional adult population?

The education delivery system is relatively adaptable, but is constrained by public policies on education preparation and student financial aid. The adaptability of the higher education system is evident in the responses of two-year and four-year colleges to the admission of adult students, a pattern that has been evident since the return of veterans in the 1950s. However, since that time the costs of attending college have increased substantially while financial aid for nontraditional students has lagged behind, creating financial barriers to access.

There is also a major educational barrier to access, especially for adults who did not complete high school. The nation’s system of adult basic education (ABE) has not been adequately developed. In theory, the ABE system provides a national network to support noncompleters to attain a GED diploma. However, like early childhood education, adult education is badly needed but has not been a consistent priority for public investment. Most states still lack appropriate credentials for ABE teachers. Often, teachers who were trained to teach early readers are recruited into adult education, often as overload. The notion that adult education requires different skills from childhood education is well documented, but training programs have not been sufficiently developed because ABE continues to be a low priority.

Information on Student Financial Aid

There has been no prior research to examine the impact of information on enrollment behavior for nontraditional students. We have examined more than 1,000 papers on adult students and have found some evidence about delivery system issues, as is shown in our review above. Two populations stand out as deserving special attention in efforts to expand access to nontraditional age students: students who were qualified, but could not afford to attend (or who thought they could not) when they graduated high school; and military and exmilitary personnel with educational benefits. To serve the first group, financial aid schemes would need to be linked with the reform process, but many in the second group have at least some financial resources.

However, given the background on the population and the review of the education delivery system, along with the review of research on student aid (St. John, 2004), it is possible to suggest some ways that experiments might be used to promote access. Previously, St. John reviewed three strategies for providing information on student financial aid. Below, we consider how these strategies might work for nontraditional adult students.

- *Type 1—Encouragement:* It is possible that encouragement programs could make a difference. We expect that the revised welfare programs provide a form of encouragement for adult enrollment, but these programs have not been sufficiently studied.
- *Type 2—Information on Aid Awards:* Unlike traditional age students, nontraditional age adults lack systematic ways to find out about student financial aid and educational opportunities, unless it is through advertisements in the media (or the social welfare system). Many nontraditional programs advertise through popular media. Presumably these are cost effective because so many publications carry these advertisements (e.g., airline magazines, newspapers, and so forth). Some of these advertisements even indicate financial aid is available. In fact, the proprietary sector was built on such advertisements in the 1980s and early 1990s, but there has been a clamp down on many of these practices.
- *Type 3—Guarantees of Grant Awards:* Experiments that provide guarantees may be worth considering. For example, nontraditional students who complete GED diplomas or community college preparation might be given guaranteed scholarships to pay tuition.

A fourth option, experiments with information on aid awards, coupled with guarantees of varied amounts of grant aid—may also merit testing through well-designed experiments. There is a wide range of options for combining information on student financial aid with different types of educational experiments. In particular, strategies related to workforce development merit study among these options. It is especially appropriate to consider strategies that actively recruit veterans, given the growing number of veterans with dollars for education.

This brief review of information strategies suggests substantial potential to expand opportunity for adults through experiments with encouragement, information, and guarantees. A more focused review of workforce and welfare programs might help with the design of these experiments. We have found no evidence of prior experiments of this type, nor have we found studies that used multivariate models to examine the effects of information on enrollment behavior for this population.

Conclusion

This paper has addressed three questions related to the role of information in promoting college access for nontraditional age adults. As a conclusion, we summarize our findings in relation to these questions.

Who are the potential nontraditional age students? The percentage of the adult population enrolling in college has changed very little over the last three decades. The advent of the Pell grant program; the growth, decline, and restructuring of proprietary schools; the decline in the purchasing power of Pell grants after 1980; the reform of welfare systems; and the rise and fall of workforce programs have had little influence on the enrollment rates for adults. The problem often overlooked in college access for adults is that most adults who lack prior college are underprepared educationally. There are many low-income adults who have not completed high school. Most college programs market to the relatively small population of college-prepared adults.

How well prepared is the education delivery system to serve the nontraditional adult population? The postsecondary education system has adapted to provide evening programs for adult students who are college prepared. There are also many executive programs that provide graduate education options. However, most of the universities that invested in electronic systems to provide distance education have not seen financial returns on their investments (Bok, 2003). The access challenge for many of the underserved adult population—those who missed entry into the college pipeline the first time through—is the requirement of some type of adult basic education before college enrollment. Targeting the learning needs of the large population of adults who are underserved has never been a priority of higher education in the U.S. ABE systems have been linked to welfare—through a range of adult programs often related to welfare reform—but they, too, have not substantially improved the percentage of adults who enroll in higher education.

Another part of the problem relates to the market models used in adult basic education and in higher education. ABE programs generally have low or no tuition and student financial aid is not available for them. Aid is available for postsecondary programs, but preparation is required. Many of the proprietary programs that were marketed to adult students were closed because of bad practices, high default rates, and so forth. Yet, the successes and failures of the proprietary sector were seldom studied. Researchers simply did not publish market research on this sector.

What role might financial aid information play in promoting postsecondary opportunities for adults? A great deal could be learned about marketing to adults through a series of well-designed experiments. If the history of proprietary schools teaches us little else it would be that advertising student financial aid for education is of interest to adults. Further, researchers who study encouragement for traditional age students find that parents are frequent users of the information (Hossler & Schmit, 1995). However, given the barriers to access for adult students, it makes sense to combine information experiments for adult students with the provision of educational services for them—combining educational experiments with information experiments.

Two areas of experimentation merit special attention. First, experiments that target information for veterans are particularly appealing at the current time. Former servicemen have educational benefits, and the return of new veterans creates a window of opportunity. Second, recent analyses of NELS indicate there should be substantial numbers of college-qualified students who were from low- and lower-middle-income families and did not enroll initially. More colleges should consider ways of linking creative pricing strategies to enable those potential students to enroll in evening and other nontraditional programs.

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