



# CLEVELAND'S UNTAPPED MARKET: Adult College Students

2021



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**Cleveland State University** is a public research institution founded in 1964 that provides a dynamic setting for Engaged Learning. With nearly 16,000 students, ten colleges and schools and more than 175 academic programs, CSU was again chosen for 2021 as one of America's best universities by *U.S. News & World Report*, including the #1 public university in Ohio for social mobility. Find more information at [www.csuohio.edu](http://www.csuohio.edu).

**College Now Greater Cleveland** is one of the nation's oldest and largest college access organizations and is committed to increasing postsecondary educational attainment through college and career access advising, financial aid counseling, and scholarship and retention services. College Now serves approximately 31,000 students each year and has awarded \$84 million in scholarships since inception. Learn more at [www.collegenowgc.org](http://www.collegenowgc.org).

**Team NEO** is a business and economic development organization focused on accelerating economic growth and job creation through the 18 counties of Northeast Ohio. Their work is drive by robust data analysis that helps create a clear picture of what is and is not working across our regional economy. Learn more at [www.teamneo.org](http://www.teamneo.org).

## EXECUTIVE SUMMARY

An important part of Cleveland State University's (CSU) mission is serving adult and non-traditional students. However, adult students represent a declining portion of CSU's undergraduate student population, mirroring statewide declines in the share of adults among undergraduates. This report was prepared as part of a collaboration between CSU and the Cleveland Talent Hub initiative to identify ways that CSU can serve adult students more effectively and better connect its graduates to employment opportunities that could begin to address the income disparities among Cleveland's Black residents.

### Key Findings

- CSU's adult undergraduate student population has **declined more quickly than its overall undergraduate student population for the last decade**; this has affected both White and Black students approximately equally.
- Adult White students are **12% more likely to persist and graduate** than adult Black students.
- Adult students' **choices of academic major are not well-aligned with in-demand fields** of employment; this is truer of Black than of White adult students.
- Survey data and focus groups with adult students at CSU indicate **general satisfaction with the academic experience and academic advising but identify other areas in which students feel CSU can improve**. These include career counselling, financial aid, support services, and credit for life experience.
- **Student debt is a major obstacle** faced by adults wishing to return to complete their degrees, particularly for students of color; experiments with debt forgiveness show promise.

### Recommendations

The report makes the following recommendations (detailed in the full report):

- Create an "Office of Adult Student Services."
- Develop an "office" focused on developing partnerships with area employers.
- Sustain outreach to returning students.
- Enhance financial aid targeting adult students.
- Expand opportunities to earn credit for life experience.
- Develop a mentoring program for adult students.
- Enhance career services available to adult students.
- Develop digitized individual academic plans to support adult students.
- Conduct research into improved scheduling, service availability, and improved links between academics and labor market needs.

## INTRODUCTION

Serving adult and non-traditional students has been a part of Cleveland State University's (CSU) mission since it was founded in 1964. In 2020, CSU joined College Now Greater Cleveland's "Talent Hub" project in an effort to strengthen its work with adult students, particularly with Black adults. The report below describes the adult undergraduate student population at CSU, summarizes survey data and the results of a series of focus groups with adult students intended to learn about their experience at CSU, discusses whether programming for adult students aligns with employment opportunities in Cuyahoga County, makes a set of recommendations for how CSU could serve its adult student population more effectively, and identifies areas for further research.

## DEMOGRAPHICS

In its recent Finish for Your Future initiative, the state of Ohio identified increasing the number of adult students who complete post-secondary educational credentials as an essential part of the state's strategy to increase educational attainment, as the numbers of traditional age students are forecast to decline for several years. Unfortunately, adults have also represented a declining proportion of the undergraduate student population in Ohio since the Great Recession of the early 2000s. The Report of the Finish for Your Future Adult Learners Working Group (which was published in September 2020) indicated that adults were only 27% of Ohio's higher education student population and recommended that that proportion be raised to 40%.<sup>1</sup>

Trends in CSU's adult undergraduate student population reflect these statewide realities. CSU places considerable emphasis on serving adult and non-traditional students; however, recent trends indicate that the percentage of CSU undergraduates who are adults is declining, even more significantly than overall undergraduate enrollment. The mean age of CSU undergraduate students declined from 27 years-old in Fall 2011 to 24 in Fall 2018; the median age also declined, from 23 years-old in Fall 2011 to 21 years-old in Fall 2018.<sup>2</sup> Similarly, the number of degree-seeking undergraduate adults declined from 2,779 in Fall 2017 to 2,441 in Fall 2019.<sup>3</sup> This represents a decline of about 12.2%. Over the same period, total undergraduate enrollment declined from 12,307 in Fall 2017 to 11,008 in Fall 2019, a decline of 10.6%. In

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<sup>1</sup> Finish for Your Future: Fulfilling Ohio's Adult Learner Promise. Report of the Adult Learner Working Group. September 2020. [https://www.ohiohighered.org/sites/default/files/uploads/FFYF/FFTF\\_Adult-Learner-Report\\_FINAL.pdf](https://www.ohiohighered.org/sites/default/files/uploads/FFYF/FFTF_Adult-Learner-Report_FINAL.pdf)

<sup>2</sup> Source: CSU Book of Trends

<sup>3</sup> Source: Data provided by CSU Institutional Research

Fall 2019, adults represented only about 22% of CSU's undergraduate student population (down from about 22.6% in 2017).<sup>4</sup>

While the numbers of adult undergraduates at CSU have declined, the racial composition of the adult undergraduate student population does not appear to have changed significantly: White students represented 55.49% of adult undergraduates in Fall 2017 and 55.30% in Fall 2019, while Black students represented 25.84% of adult undergraduates in Fall 2017 and 24.87% in Fall 2019. In sum, the decline in the number of adult undergraduates has affected both major racial groups in the CSU student population, with only a very slight decline in the share of the adult population represented by Black students.<sup>5</sup>

While it may have been expected that the COVID-19 pandemic would alter these trends, data shared by CSU has so far not shown that to be happening, either in adult undergraduate enrollment numbers or the racial composition of adult undergraduate students. Adult undergraduate enrollment declined about 7% in a one-year period for those enrolled at CSU in Fall 2020, while the median age remained unchanged, and the mean age declined slightly. In Fall 2020, 56.1% of adult undergraduates were White, while 24.5% were Black. These numbers continue the pattern of very slow decline in the percentage of Black CSU adult undergraduates.<sup>6</sup>

Often, it is expected that economic downturns, like those that occurred during the pandemic, will result in increased enrollment among adult students as they look to retrain or finish education after finding themselves laid off. However, national research indicates that this has not been the case thus far during the COVID-19 pandemic and related recession (possibly due to the suddenness of the pandemic downturn), though there may still be a chance for that result to occur later.<sup>7</sup> It is also likely that the large numbers of people displaced in a very short period of time made arranging financial aid – and, therefore, pursuing education – very challenging.<sup>8</sup> Unemployment and economic displacement during the COVID-19 pandemic disproportionately affected Americans under the age of 25, meaning that adults (defined as those 25 and older) were somewhat less likely than traditional college-age Americans to find themselves laid off and in need of retraining.<sup>9</sup>

Low-income and minority students (who are the types of Americans most likely to have been displaced by the pandemic downturn) are particularly likely to struggle with on-line learning

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<sup>4</sup> Source: Data from CSU Institutional Research home page

<sup>5</sup> Source: Data provided by CSU Institutional Research

<sup>6</sup> Source: Fall 2020 Data provided by CSU Institutional Research

<sup>7</sup> Lanahan, Lawrence. "It's Just Too Much: Why Students Are Abandoning Community Colleges in Droves." *The Hechinger Report*, Jan. 15 2021. <https://hechingerreport.org/its-just-too-much-why-students-are-abandoning-community-colleges-in-droves/>

<sup>8</sup> Blumenstyk, Goldie. 2021. "The Edge: What's Different About this Recession and Why It Matters to Higher Ed." *Chronicle of Higher Education*, February 17

<sup>9</sup> Aronson, Stephanie and Francisca Alba. "Unemployment Among Young Workers During Covid 19." *Brookings* September 10, 2020. <https://www.brookings.edu/research/unemployment-among-young-workers-during-covid-19/>

and the reduced availability of academic support available. Even before the pandemic hit, adults were expressing declining confidence in the value of a higher education, a trend which appears to have continued since the economic downturn began.<sup>10</sup> The fact that many workers were only temporarily laid off, combined with the hope that the pandemic would be over quickly and the availability of emergency aid, may also have discouraged some displaced workers from cutting their ties to their former jobs and entering the educational system. Whatever the reasons for the failure of displaced adult workers to enroll in higher education, CSU was no exception to the national pattern.

## RETENTION AND GRADUATION

Assessing the experience of adult students involves more than counting the numbers enrolled; it is also important to consider how successful adult students are in obtaining the credentials they seek. The Talent Hub project obtained data from CSU covering Fall 2017 through Fall 2019, so obtaining meaningful data on graduation rates was not possible. However, the data did allow for analysis of adult student persistence.

Adult White students are more likely to persist (either continue to enroll or graduate) than adult Black students. The data presented below<sup>11</sup> contrast persistence for adult White students to persistence for adult Black students from Fall 2017 to Fall 2019 (two academic years):

### Fall 2017 to Fall 2019

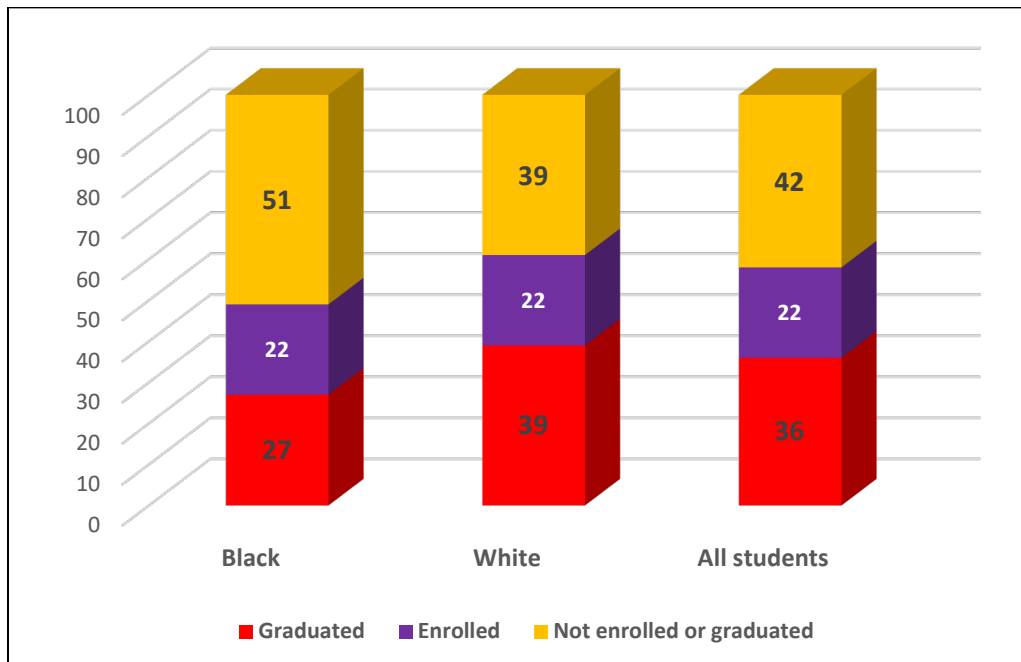
Table 1			
Persistence and graduation for adult students			
	Black	White	All students
Graduated by Fall 2019	193 (27%)	602 (39%)	997 (36%)
Enrolled in Fall 2019	161 (22%)	341 (22%)	601 (22%)
Not enrolled or graduated in Fall 2019	364 (51%)	599 (39%)	1,181 (42%)
Number of students	718	1,542	2,779

- Black students are **not enrolled** at a rate of **12% higher** than white students and 9% higher than all students.
- Black adult students **graduated** at a rate of **12% lower** than white adult students and 9% lower than all adult students.

<sup>10</sup> Lanahan, op. cit.

<sup>11</sup> Source: Data provided by CSU Institutional Research

Adult students' enrollment status by percent in Fall 2019



In short, the Black adult non-persistence rate is significantly higher than that for White adults and is significantly higher than the overall university average for adult undergraduates.

## MAJORS AND ALIGNMENT WITH EMPLOYMENT OPPORTUNITIES

Adult students typically pursue degrees that they believe will increase their chances of finding well-paid employment. While arts and sciences degrees or degrees without clear career pathways, such as Business Administration, Urban Studies, Organizational Leadership, or Health Sciences, provide students with skills that can easily translate to the job market, employers and policy makers emphasize that students should be pursuing degrees that are in-demand.

However, the distribution of CSU's adult students across the various major programs indicates that many are choosing to major in programs that are **not** clearly linked to specific labor market outcomes. And, significantly, this appears to be *more* true of Black adult students than of White adult students.

Most students reported the job market and their interest in the field weighed heavily on their decision in choosing a major. Decisions to return to school were based on desire to advance their career, change to careers in a stable industry, and move to a career that was more interesting.

The tables below list the “top 10” majors selected by White and Black adult undergraduates at CSU in Fall 2019 (with actual numbers in parentheses). Highlighted majors indicate those that lead directly to northeast Ohio’s in-demand jobs.

Table 2	
Top Majors Fall 2019	
White adult students	Black adult students
1. Nursing, BSN (132)	1. Health Sciences (39)
2. Psychology (85)	Nursing, BSN (39)
3. Accounting (69)	Social Work (39)
4. Mechanical Engineering (65)	4. Psychology (38)
Organizational Leadership (65)	5. General Business (34)
6. General Business (64)	6. Organizational Leadership (31)
7. Health Sciences (50)	7. Criminology (23)
8. Pre-Engineering (44)	8. Communication Studies (21)
9. Biology (38)	9. Elementary Childhood Education (16)
10. Electrical Engineering (30)	10. Urban Affairs (15)

The following patterns in these data merit attention:

- There are several majors that attract significant numbers of both Black and White students (Psychology, Health Sciences, Organizational Leadership, Business). These are typically programs where the link between the major and the labor market is not clearly defined, so students must find their own way.
- Social Work also attracts large numbers of students of both races, but it is clearly a much more significant draw for Black students. Social Work *does* have a clear link to the labor market, but the careers involved are not typically well-paid and many require further study and a Master of Social Work.
- There are very few adult Black students in high-demand, math-based fields such as Engineering, various computer-related majors, and, to a lesser degree, Accounting. These majors are more common among adult White students.

[We] as people tend to silence our pain and victimize ourselves. We need more Black women psychologists.  
*-Black female student*



- Black students are more likely than White students to be attracted to several *other* majors with unclear links to the labor market (Communication, Criminology).

- Nursing is a popular major with both Black and White students. Entry into the profession is highly competitive and appears to favor White adults. For example, Nursing majors represented almost 10% of all adult White undergraduates at CSU in Fall 2019, but only 6.4% of Black undergraduates.

As far as the career choice: Yes, people can get hired, but without a degree, [I] would be stuck as a mid-level developer. I want a leadership role.

-Black female student majoring in computer science

- Adult Black undergraduates are somewhat more concentrated in a narrow range of majors than adult White undergraduates. Almost half of all adult Black undergraduates were concentrated in the “top 10” majors listed above; the comparable figure for adult White undergraduates was 45% in Fall 2019, seemingly because of the large number of adult White Nursing majors.

The racial differences noted above are largely in line with patterns found across the country. For example, Georgetown’s Center on Education and the Workforce found that Black students are under-represented in college majors that lead to the fastest-growing, most highly paid occupations.<sup>12</sup>

Analysis of data on adult undergraduate degree recipients confirms that adult Black undergraduates at CSU are less likely than their White counterparts to obtain degrees in major programs that lead to in-demand, well-paid occupations. For the three-year period under review, Psychology, Health Sciences, and General Business are three of the four largest sources of adult graduates during the period examined, and there are significant numbers of graduates in vocational majors such as Nursing, Engineering and Social Work. However, the only vocational majors in which there are large numbers of Black adult graduates are Social Work, Nursing, and Elementary and Childhood Education (two of which lead to relatively low-pay careers). There are actually more Black Social Work graduates than there are White Social Work graduates, despite the former being a small minority of the overall undergraduate student population. White adults are also well-represented among graduates in these majors, but there are more significant numbers of adult White graduates in vocational majors leading to high-pay careers: e.g., Accounting, Mechanical Engineering, and Finance.

<sup>12</sup> Carnevale, Anthony et al., *African-Americans: Majors and Earnings*. Georgetown Center on Education and the Workforce, Washington, DC: 2016. [https://1gyhoq479ufd3yna29x7ubjn-wpengine.netdna-ssl.com/wp-content/uploads/AfricanAmericanMajors\\_2016\\_web.pdf](https://1gyhoq479ufd3yna29x7ubjn-wpengine.netdna-ssl.com/wp-content/uploads/AfricanAmericanMajors_2016_web.pdf)

A recent report by Team NEO shows that educational attainment in Cuyahoga County is lower than the demand for employees with skills and/or higher education. Degree attainment also is poorly aligned with in-demand areas (particularly health care and computer/IT). The problems are greatest for Black residents of the county, whose degree attainment is lower and is particularly poorly aligned with in-demand occupations. Black and Hispanic residents are significantly under-represented in 19 of the 20 most “in-demand” occupations in the county, many of which require post-secondary degrees (including health care occupations such as nursing, occupational therapist, and physical therapist; technical occupations such as data base administrator and information security analyst; and business occupations such as Marketing or Financial management).<sup>13</sup>

While CSU is only one of many institutions of higher education serving residents of Cuyahoga County, **it is apparent that significant numbers of adult students at CSU select majors that are not clearly aligned with employment opportunities in the community.**

And CSU’s Black adult students are particularly unlikely to pursue or obtain degrees in in-demand fields and occupations.

## THE STUDENT EXPERIENCE

Through its participation in Ohio’s Finish for Your Future initiative to encourage increased degree completion by the state’s adults and in the Cleveland Talent Hub initiative, CSU has had the opportunity to gather and analyze data on the experiences of its adult undergraduate student population. The goal of this research has been to identify initiatives that could improve the experience of adult undergraduates, increase the chances that they will successfully and efficiently complete their programs at CSU, and increase CSU’s attractiveness to adult students (both those who have stopped out from CSU and others who are new to the university). Two recent inquiries are reviewed in the following section:

There is a disconnect between CSU and Adult Learners—CSU needs to be sensitive to the life circumstances especially issues regarding time, work, and family obligations of the adult learners, according to feedback from White females.

- a. The results of the Council for Adult Experiential Learning’s (CAEL) AL360 survey of CSU adult students, faculty and staff conducted in Spring 2019; and

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<sup>13</sup> Data on Cuyahoga County drawn from Team NEO presentation on “Misaligned Opportunities in Cuyahoga County,” September 2020.

- b. A set of Talent-Hub funded focus groups with diverse undergraduate adult students conducted in Fall 2020.

### *A. CAEL AL 360 Survey*

During the Spring 2019 semester, as part of CSU's participation in the Ohio Department of Higher Education's (ODHE) "Finish for Your Future" initiative, 360 enrolled adult undergraduate students at CSU completed the AL 360 Adult Learner Student Satisfaction Survey administered by CAEL (about 15% of the total enrolled adult undergraduate population). In addition, a targeted group of 13 staff and faculty completed CAEL's Institutional Effectiveness Assessment, which measures the quality and effectiveness of the University's adult student-oriented programs and services. The results of these two inquiries were analyzed by CAEL, which examined the two sets of responses for internal consistency and areas of disagreement and compared the results to its overall higher education respondent data set (which draws on other universities' students' responses to the Adult Learner Student Satisfaction Survey). CAEL then provided CSU with a summary of its findings and a set of recommendations as to how CSU could use the results to more effectively meet CAEL's Ten Principles for Effectively Serving Adults.<sup>14</sup> These results were reviewed and discussed at CSU by a multi-divisional, ad hoc Adult Education Task Force during the 2019-2020 academic year. The most important results of the AL 360 analysis are summarized below. Recommendations for further action flowing from these results and the Task Force's discussion are summarized in the concluding section of this report.

Student responses reflected a relatively high level of satisfaction with the instruction provided by CSU faculty. Although there were some areas where students felt improvement was needed (e.g., more timely notice if students fall behind, more effort to relate course material to real-world problems), their comments indicated that they found faculty responsive to and generally aware of the needs of adult students. The challenges respondents identified lay largely outside of the classroom. Respondents also were broadly satisfied with the academic advising they received, although there were concerns about the difficulty of scheduling courses around work, family, and life commitments (e.g., were sequences of courses scheduled conveniently, were courses offered at times convenient for adult students).

Challenges identified by the CAEL AL360 Survey can be grouped as follows:

1. Financial concerns
  - Adult students expressed concerns about the difficulty of obtaining information about scholarship support available to adult students, transfer students and non-traditional students.

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<sup>14</sup> CAEL's 10 Principles are the following:

1. Adaptivity; 2. Assessment of Learning Outcomes; 3. Financing; 4. Life & Career Planning; 5. Outreach;
6. Strategic Partnerships; 7. Student Support Systems; 8. Teaching-Learning Process; 9. Technology;
10. Transitions

- Adult students felt the university could collaborate more effectively with employers to encourage them to facilitate students' use of employer-based tuition/financial assistance programs. The university's billing process was praised in this regard, but students felt CSU could do more to encourage employers to provide financial support for their employees studying at CSU.

## 2. Career Concerns

- Adult students were generally less than satisfied with the career advising they received from the university, both from the official Career Services office and more generally. They felt that they were not encouraged to engage with Career Services early in their academic careers and that advice could be better designed to serve the needs of career changers or students returning to school after a long hiatus.
- Adult students perceived a lack of opportunities for networking with employers and for job shadowing.
- Adult students felt they had insufficient access to internships.
- Adult students expressed a desire for more and better information about job prospects and the salary potential for various fields of study.
- Adult students also expressed a desire for better information and more support in developing plans for further education, either through transfer or through post-graduate study.

"[CSU] needs to be a stronger facilitator between students and employers to help with job placement... For example, there could be career specialists who have worked with different employers and are able to share what other students have gone through."

*-Feedback from Black male students*

## 3. Support Services

- Adult students identified a need for CSU to do more work with community-based organizations that provide mental, physical and other health services, social services, etc.
- Adult students felt that the university should offer a stronger orientation for adults to the university's technology.
- Adult students expressed a desire for mentoring designed to support adult students; CSU alumni were identified a possible source

of this mentoring.

#### 4. Credit for Life Experience

- Although CSU has a set of well-established methods for awarding credit for life experience (credit by exam, recognition of credit earned through the military or CLEP, portfolio assessment in a small number of disciplines) adult students complained of the difficulty of getting credit for life experience and of getting information about the options available for getting credit.

A concluding point worthy of note is that levels of satisfaction with the various aspects of CSU's handling of adult students were somewhat below the mean for other institutions that had undergone the AL 360 examination. Thus, while the report identified both strengths and weaknesses, there is room for CSU to strengthen many aspects of its interactions with its adult student population.

### *B. Focus Groups*

In Fall 2020, as part of the Talent Hub initiative, four focus groups were organized with CSU adult students. Taking an affinity group approach, students were divided by race and gender so that participants would be comfortable speaking freely. Four groups were invited from volunteers who responded to an email invitation sent to all enrolled adult undergraduates in Fall 2020.

- Black females – 8 participants
- Black males – 5 participants
- White females – 7 participants
- White Males – 5 participants

Each group included students from a range of different major programs.

#### *Transfer Experience*

- Largely positive transfer experience, with several commenting on the ease of transferring credits from community colleges to CSU.
- Students who had transferred from private or more distant institutions experienced more difficulties, especially one student who started her education overseas.
- Complaints about admissions delays caused by requests for ACT scores, though problems were resolved when requests were withdrawn.

- Overall, students did not encounter a transfer penalty described by researchers (a testament to the effectiveness of local articulation agreements and statewide transfer protocols).<sup>15</sup>
- Testimonials from students describing the ease of transfer could be used to encourage other students to consider transferring to CSU.

### *Selecting a Major*

- Among Black women, there was a clear emphasis on choosing a major that would allow them to help people (5 of the 8 participants majored in Social Work or Psychology).
- Black men were more focused on majors that would help them gain job security, a motivation echoed by several of the White student participants.
- Several of the White participants were also career changers, who were looking for a new direction or something more interesting.
- Most students selected their major with input from an outside influence – by people they met, by personal experiences, and by faculty, professors, advisors, and staff both at CSU and at previous institutions. These influences occurred largely by happenstance, not as the result of an organized effort by the educational institutions to help students select their major.

### *Career Services*

- Few of the participants had made significant use of Career Services at CSU and a number felt that the services offered were not directed to the needs of adult students like themselves.
- Several students were more positive about their experiences with career counselling at the community colleges that they had attended and encouraged CSU to collaborate more with those offices.
- Participants expressed a desire to receive better career advice and to have better services to help them explore graduate school possibilities; a significant number of the students had graduate school plans.
- Overall, these comments echoed the findings of the AL 360 study regarding the lack of satisfaction with various aspects of career counselling offered by CSU.

White male participants also suggested that CSU should be actively reaching out to employers and forming partnerships with people in specific industries to help them better connect with students in the future.

### *Internships*

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<sup>15</sup> For example, see Elliott, Diane Cardenas and Joni M. Lakin. 2020. "Running the STEM Gauntlet: The Complicity of Four-Year Universities in the Transfer Penalty." *Research in Higher Education* 61:540-65

- Few of the students had had an internship experience, but many recognized the importance of internships.
- Some majors required an internship, so students anticipated completing one in the future, though time commitment was mentioned as a challenge for adult students who are otherwise employed.
- Some students felt that CSU did not offer enough help in arranging internships.
- Again, these comments are generally consistent with the AL 360 findings regarding adult students and internships at CSU.

#### *Support Services and Availability*

- Expressed a strong desire for more services outside the typical 8 a.m. to 5 p.m. daytime business hours maintained by most campus offices.
- Mentioned the need for more classes later in the day and indicated that their progress towards their degree was sometimes slowed by the unavailability of classes at a convenient time or during the semester when they wanted/needed to take it.
- A number of students identified the need for specialized “adult advising,” i.e., an office that could make them aware of the services available with staff specially trained to understand adult students’ needs and challenges.

“[I] confided a lot in classmates; [we] have developed a group chat and built an on-line community.”

*-Black female student*

#### *Time to Degree*

- Students had taken a long time to get to where they were and anticipated that the completion of their degrees would require more than one or two additional semesters of study.
- Particularly among the Black students, financial challenges were mentioned as a reason for delays and interruptions in their studies. Although transfer had gone relatively smoothly for many of the students, the fact of having to transfer added time to their academic careers. Several had stopped and re-started along the way due to life events. And, many were attending only part-time, both because of costs and of their being employed.
- Scheduling conflicts compounded the problems they faced in completing their degrees quickly.
- The students’ descriptions of their academic histories demonstrated remarkable levels of persistence; they also underlined the precarious nature of their progress and the need for more financial, academic, and non-academic supports to ensure that students stay on track and graduate.

## DEBT AND DEBT FORGIVENESS

Many adult students who start their university education but do not finish leave with unpaid debt owed to their school which can prevent them from reenrolling at that same institution or transferring somewhere else, as this debt affects financial aid eligibility and obtaining transcripts. Ohio state law requires institutions to forward accounts of students with unpaid debt to the state attorney general's office for collections, where additional fines and late fees often accumulate and make it even more challenging for students to repay their debts. This is particularly likely to affect students of color, first-generation college students, part-time, and other non-traditional students.<sup>16</sup>

Fully dealing with the problem of student debt would require statewide action, and proposals to do so are under discussion.<sup>17</sup> However, CSU demonstrated that it is possible for an individual institution to help some students with unpaid debt; building on the program piloted by CSU could help additional adults to re-enter the university and complete their degrees.

In Spring 2019, CSU initiated a pilot program of debt forgiveness (called Project Restart) for students who had “stopped out” of the university with unpaid debt. The program was modelled on a successful debt forgiveness program piloted at Wayne State University in Detroit (Warrior Way Back). To encourage students to re-enter the university and complete their degree, the University offered to forgive debt as follows:

- 50% of the outstanding debt would be forgiven after the student had completed one additional semester and paid all *new* balances owed to the university, with the remainder to be forgiven after a second completed semester in good standing and all *new* balances paid.
  - A student who completed their degree in one semester would have their entire debt forgiven prior to receiving their degree.
  - A returning student who attended full-time could have a maximum of \$5,000 forgiven; a student who attended part-time could have a maximum of \$2,500 forgiven.
- To be eligible for the program, students had to:
  - owe the University \$5,000 or less;
  - have a GPA of at least 2.0; and
  - have stopped out for at least one semester.

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<sup>16</sup> See Policy Matters, “Collecting Against the Future: Student-Debt Practices Undermine Ohio’s Higher Education Goals.” February 20, 2020. <https://www.policymattersohio.org/research-policy/quality-ohio/education-training/higher-education/collecting-against-the-future>

<sup>17</sup> See the Final Report of the Finish For Your Future Adult Learner Working Group (September 2020) pp. 32-33 for an example. [https://www.ohiohighered.org/sites/default/files/uploads/FFYF/FFTF\\_Adult-Learner-Report\\_FINAL.pdf](https://www.ohiohighered.org/sites/default/files/uploads/FFYF/FFTF_Adult-Learner-Report_FINAL.pdf)



## Project Restart

Financially, Project Restart was a net benefit. CSU received substantially more in tuition revenue from the students' re-enrollment and state subsidy than it "lost" by forgiving students' unpaid debt. While some of the students who failed to complete a semester incurred new, unpaid debt, the amount was far less than the revenue CSU received from the program and substantially less than the total amount originally owed by these 18 students.

While the COVID-19 pandemic interrupted the program, CSU has indicated it intends to continue this program in future semesters and is developing more effective methods for evaluating candidates for participation. CSU is committed to providing stronger academic and other supports for Project Restart students.

A group of eligible students meeting these criteria was identified and all were contacted by mail. Students who expressed an interest were then invited to meet with a representative of the CSU Transfer Center, where they developed an academic plan with the appropriate university advisor (usually in the college housing their major) and met with a representative of the Financial Aid office to work out a plan for paying for future semesters (this included assistance in completing federal financial aid paperwork). Efforts were also made to identify a staff or faculty mentor who would be available to support the student upon their return.

Eighteen students reenrolled in Fall 2019 under Project Restart, with debt levels ranging from just under \$1,000 to \$4,489. All but five of these students returned as full-time students.

- 10 students successfully completed their first semester after returning, with one completing her degree at the end of Fall 2019.
- The other eight did not complete their semester successfully.
  - Several failed to pay some of their Fall 2019 balance.
  - Others did poorly academically and were suspended.
  - Several did not pay their balance *and* did poorly academically and were suspended.
- All but one reenrolling student were eligible for and used financial aid in Fall 2019.
  - Several supplemented financial aid with their own funds.
  - Only one relied solely on their own funds (and did not complete the semester successfully).
- The nine successful students who did not graduate in Fall 2019 all registered for Spring 2020 classes, though one subsequently withdrew.
- Since the end of Fall 2019, two additional students in Project Restart have graduated and three others continue as full-time students.
  - Three students who completed in Fall 2019 have since stopped out without graduating, although two completed several additional semesters prior.

In sum, the program was relatively successful: it resulted in three graduations, and eight continuing students in Spring 2020, several of whom are still enrolled. Total unpaid student debt was NOT increased and the University received substantial new revenue in exchange for a modest amount of debt forgiveness.

On the negative side, a number of students did not complete their first semester, and several more stopped out subsequently without completing their degrees. Some of these students have incurred additional debt but did not complete a degree because of their participation.

## RECOMMENDATIONS

The data summarized above described a slowly declining adult student population at CSU, identified equity gaps and misaligned majors, summarized concerns students themselves expressed about their experiences, and identified unpaid student debt as a significant, but potentially soluble, problem. While CSU has a strong record of serving adult students, there remains much room for improvement.

The Adult Education Task Force reviewed the results of the AL 360 Survey during academic year (AY) 2019-2020 and began drafting a number of recommendations just as the COVID-19 pandemic began and interrupted normal university functions. The Talent Hub team reviewed newly obtained data from Institutional Research and the results of the student focus groups, as well as Team NEO's research on area employment needs. The recommendations that follow are the result of these two groups' work.

### **1. Create an office of Adult Student Services**

- *Cleveland State University currently has no office dedicated to supporting its adult student population. The University should consider creating and staffing such an office. It could provide a point of contact for adult students attending, entering, or considering the University and maintain a set of on-line and other resources serving those students. It could collaborate with Institutional Research to collect and analyze data regarding adult students at CSU. It could also serve as an advocate for the needs of adults on campus and take a leading role, in partnership with other campus offices, in designing new programs and coordinating existing programs for those students. The office could also maintain a "space" on campus where adult students could gather. Close collaboration with the Veterans' office on this would be advisable, since the needs of adults and veterans frequently overlap.*

### **2. Develop an "office" focused on developing partnerships with area employers**

Research<sup>18</sup> indicates that students who "stop out" are most likely to return to university

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<sup>18</sup> *Some College and No Degree: How Individuals Who Attend and Don't Graduate Feel About College.* 2019. Strada Education Network, Gallup and the Lumina Foundation.  
<https://www.luminafoundation.org/resource/some-college-and-no-degree/>

through an employer. Efforts to support degree completion should include a significant effort to partner with employers.

- *Maximize the use of and enhance tuition reimbursement programs offered by employers.*
- *Identify employer needs – design programs (both for credit and Continuing Education) to serve those needs.*
- *Develop internship opportunities appropriate for adult students (e.g., project-based rather than semester-long internships, compatible with employed students' schedules).*

### **3. Sustain outreach to returning students**

- *Sustain a regular program of outreach to stopped out students; partner with College Now Greater Cleveland to identify and support students wishing to return, as was done through the successful (Re)Connect to College program supported by funding from APLU.*
- *Provide assistance with financial aid issues (help with FAFSA completion, help with resolving student debt problems).*
- *Provide support services for returning students (based on the existing program in the Transfer Center that grew out of (Re)Connect to College) to help them transition to the university, connect with the appropriate advising and student support offices, resolve problems.*

### **4. Enhance financial aid targeting adult students**

Research indicates that low-cost tuition is a key element influencing students' desire to return to university and complete their education.<sup>19</sup> As a state university, CSU does not have the ability to reduce tuition, but it can leverage scholarship resources more effectively to serve the needs of adult and returning students. Efforts could include:

- *Clearly identifying existing resources for adults and ensuring that advisors are familiar with these resources and whom students should contact regarding them.*
- *Developing new scholarship resources targeting adults, especially scholarships for part-time students, for returning students, and for students who enter in Spring/Summer.*
- *Sustaining the debt forgiveness program piloted in AY 2019-2020.*

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<sup>19</sup> *Some College and No Degree*, op. cit.

## **5. Expand Opportunities to Earn Credit for Life Experience**

- *Update and consistently maintain a list of credit-by-exam opportunities; ensure that information about these opportunities is shared with advising staff and that the list is easy to find on-line.*
- *Obtain information about training programs offered by area employers; assess them for credit.*
- *Expand Prior Learning Assessment (PLA) options – promote this to both students and employers to signal a desire to shorten time to degree.*

## **6. Develop a mentoring program for adult students**

- *Develop a network of mentors for adult students, linked both to employers and to CSU alumni; partner with the Alumni office in developing this network.*
- *Ensure that there is a minority-focused element to the mentoring program and networking programs. These students are least likely to have rich networks of social contacts and are most likely to be first-generation students who need guidance.*
- *Ensure that the mentoring/networking programs target transfer students; ensure opportunities for new transfer students to learn about these opportunities and sign up if interested.*

## **7. Enhance Career services available to adult students**

- *Ensure that returning adults and transfer students are put in early contact with the Career Services office.*
- *Ensure that Career Services staff understand the specific needs of adult students, how they differ from traditional age students, and have available programs and materials specifically designed to support adult students in their career search.*
- *Train academic advisors on how best to advise adult students on careers and to connect them with appropriate campus resources (Career Services, internship opportunities, mentoring programs, etc.).*
- *Ensure that adult students are connected early in their CSU careers to information about internship opportunities, particularly those designed with adult students in mind.*
- *Expand internship opportunities for adult students (especially paid internships and internships that are not semester-long, full-time commitments).*

## **8. Develop Digitized Individual Academic Plans to Support Adult Students**

- *Existing academic plans assume full-time, uninterrupted attendance over a 4-year career. This is not the usual pattern for adult students. The University should acquire digital tools so that academic plans can be customized to support students who attend part-time, discontinuously, etc. Advisors should be trained to develop these “individual persistence plans” for adult students – these would provide the*

*student and advisor with a clear “roadmap” the student needs to follow to complete their program that reflects their course-taking pattern (e.g., are they part-time, do they attend every semester, etc.) and benchmarks enabling the student to monitor their programs towards completion and avoid unnecessary, expensive delays.*

## AREAS FOR ADDITIONAL RESEARCH

In addition to the recommendations outlined above, this review of what is known about the adult student experience at Cleveland State University points to several areas where additional research is needed. Not enough information about these issues is currently available; but they are significant issues on which further research may produce additional recommendations for action.

### *Scheduling Issues*

Although adult students were generally satisfied with the quality of the academic advising they received, they did express concerns about the availability of the courses they needed. Degree plans are designed on the assumption that students attend full-time, but many adult students do not, taking only one or two courses per semester. This creates challenges if students are enrolled in programs with many sequenced courses that are only offered once a year or in a particular semester (they can easily get “off sequence”). And, required courses may not be offered at times that are convenient for students who are employed full-time or who have other responsibilities that conflict with daytime classes.

The obvious solution is to offer more required courses in the evening and/or to offer these courses in an on-line format that does not require students to participate in the class at specific times of day. There is need for further research on whether this will actually solve the problem, however:

- Many CSU departments have reduced the numbers of courses they offer during the evening and on weekends in large part in response to declining demand for such courses. If courses are scheduled at night, and the courses do not enroll adequately, they are cancelled, which further disadvantages the students who had hoped to take them. As such, the University needs to conduct an assessment of the practicality of offering more evening and weekend courses and of which courses should be offered. This should include an assessment of the potential for attracting additional adult students if the courses were offered outside of normal daytime hours.
- Online courses are not practical for all subject areas (e.g., lab courses) and there is considerable evidence that some students (particularly minority and non-

traditional students<sup>20</sup>) are less successful in this format. Shifting more courses to an on-line format would not have a positive effect on adult student enrollment if they are not successful in those courses. The University needs to conduct an assessment of how best to offer more required courses on-line without compromising student success. This should include examination of existing on-line programs at CSU to see if they hold lessons about how to do so successfully.

### *Service Availability*

Adult students expressed a desire for more student support services (such as academic advising, career services, financial aid advising) outside normal 8 to 5 weekday hours. Since many adult students are employed, they find it difficult to come to campus when student support service offices are open. However, many of those offices have reduced their hours outside the “core” daytime period because they report that very few students came at those times. This resulted in a poor utilization of personnel and resources – staff complained of having to be in the office with nothing to do at hours that were inconvenient to them and that it was harder to handle busy core hours because staff were pulled away to work in the evening or on weekends. The University should assess the practicality of restoring some of the “non-core” hours previously offered by student support service offices. Is there sufficient demand to justify this and what resources would need to be added to enable those offices both to cover their “core” hour needs and better to serve the needs of adult students for “non-core” hour opportunities?

### *Major Choice*

CSU Institutional Research data confirm that many adult students choose to major in fields that do not lead directly to in-demand fields, despite the fact that their continuing their education is related to their desire to find good, well-paid employment. This is particularly true for minority students. Why is this the case?

National research on students’ major choice finds that it is, in part, shaped by earnings expectations, but this is only one of many factors determining their choice.<sup>21</sup> The anecdotal evidence provided by students in the focus groups confirms this, as students mentioned the role played by influential others in their lives, their desire to help or give back to their communities, and friends, among other factors. It is also worth emphasizing that students frequently change majors, and that national research shows they do so to find disciplines

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<sup>20</sup> See, for example, Mrzijek, Romana. 2019. “Online Students Earn Lower Grades, More Likely to Fail Classes, According to New Large-Scale Analysis.” *Insight Into Diversity* <https://www.insightintodiversity.com/online-students-earn-lower-grades-more-likely-to-fail-courses-according-to-new-large-scale-analysis/>

<sup>21</sup> See, for example, Arcidiacono, Peter, V. Joseph Hotz and Songman Kang. 2012. “Modelling College Major Choices Using Elicited Measures of Expectations and Counterfactuals.” *Journal of Econometrics* 166(1):3-16.

that better fit their interests and abilities as well as majors that are less competitive and easier.<sup>22</sup>

Most research on choice of major focuses on traditional age students. But more needs to be learned about the decisions made by non-traditional students, adult students, and students returning to university after having stopped out. Research on the choices made by CSU's adult student population could point to ways to encourage more of them to select fields that lead to in-demand fields of employment.

### *Employers as Partners in Developing a Talent Pool*

Team NEO, College Now Greater Cleveland, and others working with students and employers in the region frequently hear employers lament the fact that they struggle to find qualified applicants for positions in certain fields. They often attribute this to universities' failing to prioritize career guidance and labor market needs in advising students.

One immediate research question that arises is whether employers would be willing to partner with area universities more directly to support students interested in pursuing majors that lead to in-demand careers. Many employers have tuition reimbursement programs, but generally reserve those for current employees. Is there interest among area employers in using some of their financial resources to support students who might be recruited to in-demand fields, as well as in creating opportunities for experiential learning to stimulate student interest and accelerate the learning process for potential recruits?

A related question is whether employers can be persuaded to consider recruiting students in other majors to those positions. This will not work well in certain fields, such as Nursing, where specific credentials are required. But some in-demand fields (e.g., computer programming, certain business specialties) are open to a wider range of applicants. If employers restrict search parameters so that they recruit only computer science majors to computer science positions, they may miss students who have the potential to grow into those positions. As described above, many CSU students choose majors that do not lead in obvious ways to in-demand fields. But they develop a range of skills that often apply to those fields and prepare them to learn the other skills they would need should they be recruited. Some also have experiences outside the university that may prepare them for work in fields apparently unrelated to their primary field of study. At least some of these students, with additional training, could be strong candidates for the positions employers currently struggle to fill.

It would be worth inquiring whether employers have an interest in pursuing more active labor force development along these lines and whether there is the opportunity for them to partner with universities such as CSU, both in developing programs to help students acquire job-specific skills (short term certificates, internships, and co-op experiences) and in identifying and

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<sup>22</sup> Denice, Patrick A. 2021. "Choosing and Changing Course: Postsecondary Students and the Process of Selecting a Major Field of Study." *Sociological Perspectives* 64(1):82-108

encouraging students who might be “developmental” candidates for in-demand fields of employment.