

Postsecondary Education for Adult Learners: Evolution of a Sleeping Giant

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In today's maze of postsecondary education options, it's hard to know which institutions are ideal for assisting with the development and retention of your employees, or which are right for helping you personally enhance your skills or gain a competitive edge in the workplace. The bad news is that there is no silver bullet, no one-size-fits-all. And, the good news is, well, the same.

Adult learners have special needs and accommodations that don't apply to the average 18-year-old entering a traditional college setting. They often balance full-time work obligations, family, and other personal commitments that make attending a traditional classroom on a campus difficult. As a result of these competing priorities, coupled with current economic conditions and an ongoing desire to develop and retain top talent, employers and their employees are beginning to rethink what a valued educational experience looks like.

In this article, we explore emerging post-secondary education delivery options and related considerations for employers and the uninitiated adult learner. Whether you are an employer or an employee, in order to successfully navigate the terrain of education solutions and corresponding providers, you'll want to consider the following key factors:

- ▶ Institutional accreditation and credibility
- ▶ Academic quality
- ▶ Program flexibility
- ▶ Affordability

Accreditation and credibility

A changing landscape

Accreditation and the value of an institution's degree have been standard positive assumptions by most college applicants for decades. In fact, prospective students rarely asked or even considered who or what an accrediting body was. Fast forward to the past decade with the advent of universal access through fully online degree programs as well as universities, and the slumbering giant that was our post-secondary education system has not only awakened, but is in a metaphorical transformation bringing the awareness of accreditation and academic credibility to the forefront.

To appreciate the significance of this transformation, it is important to understand the nature and historical role of for-profit institutions in our country. For-profit institutions have long been used as a successful model to educate adult learners beginning as early as the advent of vocational

schools to prepare our youth for various trade professions. With this foundation, the for-profit model matured and adeptly extended into online learning solutions. Their ability to invest in online education more quickly than their non-profit counterparts became increasingly evident. In part, this ability was due to significantly smaller investment allocations for the acquisition, construction, and maintenance of physical facilities.

Over time, the best for-profits have actively sought and received the same regional accreditation as traditional non-profit institutions. In fact, it is widely recognized, as noted by Professor Vance H. Fred, Riata Professor of Entrepreneurship at Oklahoma State University and Senior Fellow at the Center for College Affordability and Productivity, that “[i]n recent decades, for-profit colleges have driven innovation in the higher education industry. They started serving the unserved, nontraditional student market and then led the way to online.”¹

The rapid growth of students enrolled in online college programs compared with slower growth experienced by traditional brick-and-mortar institutions has contributed, in part, to newly-surfaced congressional, industry, or other group concerns over the credibility and utility of online education. The scrutiny taking place is consistent with the natural evolution of all industries where organizations that fail to change and operate in accordance with consumer (and general market) expectations bring industry practices to the forefront for societal reform and correction. During this process, non-performing organizations ultimately are displaced by those that exemplify best practices, ongoing quality and integrity in mission, value, products and services, and organizational operation. As the postsecondary market expands the way it delivers education to a globally diverse body of adult learners, industry refinement is inevitable. With this changing landscape, the accreditation process is one quality assurance measure that can help facilitate industry refinement during this transformative period in our history.

As a general matter, regardless of whether an institution is an online or a traditional brick-and-mortar university, the first thing to know about accreditation is that the U.S. Department

of Education (DOE) does not accredit post-secondary institutions. Rather, the U.S. Secretary of Education is tasked with recognizing certain organizations that accredit these institutions through a rigorous and standardized process. The DOE recognizes approximately 17 accrediting bodies with varying scopes of authority and responsibility.² Some bodies, such as the Accrediting Council for Continuing Education and Training, are limited to institutions that offer continuing education and vocational programs at the certificate or occupational associate degree levels. Others, such as the Distance Education and Training Council (DETC), are limited to postsecondary institutions that offer degree programs primarily through the distance learning method. In addition to these, there are also several organizations whose authority applies to institutions located within a specific geographic region of the country. For example, the Higher Learning Commission of the North Central Association of Colleges and Schools accredits postsecondary institutions located across the north central region of the United States (that is, Arizona, Arkansas, Colorado, Ohio, Illinois, Michigan, West Virginia, and the like).

The variety of recognized accreditors, coupled with the rising number of degree-granting institutions that offer online degree programs, presents a crowded landscape that often can be confusing to navigate. Understanding who the players are, their roles, their reputation in the marketplace, and the significance of the accreditation status at the beginning of the selection process helps employers and employees make more

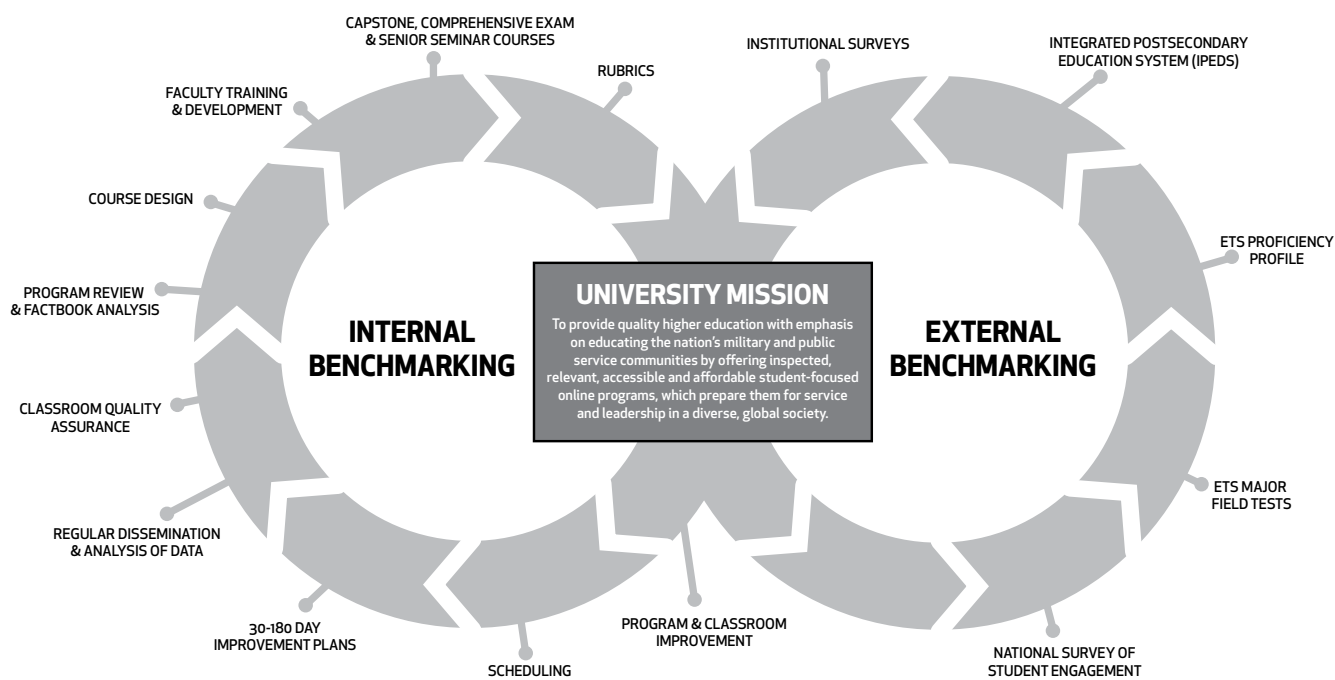
informed decisions about their educational resources. Simple questions to ask include:

- ▶ What type of accreditation does an institution possess? (For example, is it accredited by an agency recognized by the Department of Education? Is it regionally or nationally accredited? Is it limited to on-the-ground instruction only, online only, or does it offer a hybrid learning platform?)
- ▶ Is the institution eligible to participate in federal financial aid programs? (Title IV funding is dependent, in part, upon accreditation status.)³
- ▶ What is the type and nature of other institutions that are accredited by the same body? (For example, are other institutions primarily vocational in nature? Do they have a reputable standing in the marketplace?)
- ▶ If the institution is a purely online institution, what is its experience, performance and reputation as a postsecondary education provider?

Academic quality

A paradigm of continuous improvement

It goes without saying that academic quality is a top qualifier in the search for an affordable, quality education. However, just as the postsecondary landscape continues to expand and transform over time, so too do the criteria to determine



the level of academic quality necessary to match desired learning outcomes.

While industry reputation and standing can be indicators of an institution's academic quality, in some instances they may be more reflective of past practices rather than ongoing efforts to improve and enhance the learning experience. In getting to the heart of an institution's academic quality, employers and employees should also consider, among other factors: (i) the caliber of the faculty—including credentials, industry experience, and training; and (ii) an institution's standardized benchmarking, assessment, and improvement processes. Continuous monitoring and effective benchmarking efforts, coupled with flexible enhancement practices, can demonstrate an institution's commitment to the organic and transformative nature of its academic offerings. See the illustration of a University Mission for a sample assessment model.⁴

The level of student engagement and academic performance relative to peers, as well as student and alumni feedback regarding academic rigor and experience, can also be valuable indicators. Additionally, academic performance as measured against industry standards such as those provided by federal and state educational agencies or other organizations such as the Integrated Postsecondary Education Systems (IPEDS) or the National Survey of Student Engagement (NSSE) may further provide helpful insights into the academic quality of an educational institution.

Program flexibility

Nontraditional delivery platforms

As mentioned earlier, full-time working adults have unique scheduling demands that necessitate more flexible delivery methods and platforms. Employers desire to develop and retain top-performing employees. However, often they are conflicted about how best to do so without decreasing work productivity and staffing during the workday. Correspondingly, employees who desire to advance in the workplace through performance and the attainment of an academic degree are similarly challenged by how best to accommodate the demands of both into their daily schedules.

The emergence of hybrid and fully online degree programs are available as an alternative to traditional classroom environments to support employers and employees in these critical efforts. The online delivery method has met the needs of many adult learners who require a conveniently accessible venue of higher education in order to enhance their success in the workplace.

In determining whether an academic institution's programs are flexible enough to accommodate the demanding schedules and competing priorities of the typical adult

learner and their employer, it is important to know the answers to the following questions:

- ▶ What are the enrollment requirements?
- ▶ How frequently do courses start?
- ▶ How long are university semesters?
- ▶ What is the weekly class schedule?
- ▶ If enrolled in either a hybrid or fully online program, are the online components synchronous or asynchronous?
- ▶ How long do students have to complete a degree program if going part-time? Full-time?
- ▶ What is the method for assignments, class participation and exams?

This information helps to present a more accurate picture of the true opportunity an academic institution presents. You will see in the next section that while these factors play an important role in accessing education for adult learners, affordability ranks among the top considerations of both employers and employees in determining the viability of academic pursuits.

Affordability

The recent two-and-a-half-year recession and high unemployment rate have taken their toll on formal education. Over the past 25 years, average college tuition and fees have risen by 440 percent—more than four times the rate of inflation and almost twice the rate of health care costs.⁵ While private university tuition and fees have actually risen at the lowest rate in 37 years (4.3 percent), the average of all tuition and fees at two-year colleges increased by 7.3 percent to \$2,544—greater than the rate of increase for any other higher education sector between 2008-09 and 2009-10.⁶ By comparison, tuition and fees at four-year public universities rose 6.5 percent to \$17,452, and four-year private universities rose 4.4 percent to \$25,143, and for-profit institutions saw a 4.5% increase in tuition and fees, growing \$557 to reach \$13,046.⁷

A close review of Table 1, however, reflects that private non-profit versus public or for-profit universities tend to retain the largest tuition rates.⁸

In addition to tuition, the national average for traditional books and supplies has risen, averaging approximately \$1,000.00 per year. See Table 2.⁹ Similarly, costs for room and board also have followed the upward trend.¹⁰

As the cost of providing higher education has increased, driven primarily by high labor costs, demand for new technologies, and a host of other sources, rising tuition has become a great obstacle to many adult learners and their employers. Although federal and state financial aid often

does not fully address working adults' unique circumstances, employer aid has historically provided a portion of needed tuition assistance. While less than 20 percent of federal education tax credits (of a total of \$6.3 billion in 2003) extends to working adults, only a few states provide grants to students in short term, intensive, non-degree programs that would not be eligible under federal Pell grants.¹¹

Employers, primarily due to their desire to enhance employees' skills and work productivity, devote a minor, yet significant, amount toward employees' education. From 1995 to 1996, employers' aid helped 24.9 percent of undergraduate and 12.5 percent of graduate and first-professional students, which translated into the average undergraduate recipient receiving \$932.00 and the average graduate recipient receiving \$2,451.00 in employer aid. See Tables 3 and 4.12

Yet, in recent months, employers have reported either reducing or canceling their tuition reimbursement programs in the face of economic uncertainty. Indeed, 20 percent reported reductions in Ohio alone, for example.¹³

With such a considerable impact on federal, state, and employer subsidies, numerous employers and working adult students are considering less costly, but comparable public institutions, community colleges, and for-profit universities over traditional school degree or certificate programs.¹⁴ The difficult questions to answer, but ones that should be heavily weighed when analyzing the affordability of reputable postsecondary institutions, include the following:

- At which institution will allocated funds for education extend furthest while minimizing the most expenses for the greatest quality and value?

Table 1

| Student level and level of institution | Public | | Private not-for-profit ¹ | Private for-profit ¹ |
|---|----------|--------------|-------------------------------------|---------------------------------|
| | In-state | Out-of-state | | |
| Average tuition and required fees | | | | |
| Undergraduate | | | | |
| 4-year | \$6,393 | \$15,078 | \$21,050 | \$15,715 |
| 2-year | 2,970 | 6,187 | 10,266 | 14,280 |
| Less-than-2-year | 5,106 | 5,584 | 8,982 | 12,807 |
| Graduate² | 7,943 | 15,762 | 14,984 | 14,687 |
| Median tuition and required fees | | | | |
| Undergraduate | | | | |
| 4-year | \$6,033 | \$14,648 | \$21,120 | \$14,800 |
| 2-year | 2,834 | 5,850 | 9,158 | 13,200 |
| Less-than-2-year | 4,760 | 4,760 | 8,710 | 13,259 |
| Graduate² | 7,238 | 15,430 | 12,625 | 12,990 |
| Number of institutions reporting tuition and required fees | | | | |
| Undergraduate | | | | |
| 4-year | 652 | 652 | 1,297 | 513 |
| 2-year | 1,006 | 1,006 | 140 | 436 |
| Less-than-2-year | 44 | 44 | 15 | 68 |
| Graduate² | 561 | 561 | 1,116 | 218 |

¹Out-of-state average and median tuition and required fees were used for private institutions that reported varying tuitions by residency.

²Tuition and fee charges for graduate students do not include charges for programs designated as doctor's degrees-professional practice.

NOTE: Tuition and required fees are average institutional charges for all full-time students at the institution as reported by the institution, not average amounts paid by students (i.e., charges are not weighted by enrollment). The 2,269 institutions with academic calendars that differ by program or allow continuous enrollment are not included. U.S. service academies are not included. Medians were calculated using SAS, Version 9, Proc Univariate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS), Fall 2009, Institutional Characteristics component.

Table 2

| Component of price, control of institution, residency, and student housing | 4-year | | | 2-year | | | Less-than-2-year | | |
|--|---------|---------|----------------|---------|---------|----------------|------------------|---------|----------------|
| | 2007-08 | 2009-10 | Percent change | 2007-08 | 2009-10 | Percent change | 2007-08 | 2009-10 | Percent change |
| Books and supplies | | | | | | | | | |
| Public | 1,112 | 1,171 | 5.3 | 1,136 | 1,212 | 6.7 | 1,011 | 1,030 | 1.8 |
| Private not-for-profit | 1,045 | 1,105 | 5.7 | 1,157 | 1,272 | 10.0 | 883 | 986 | 11.6 |
| Private for-profit | 1,253 | 1,364 | 8.9 | 1,450 | 1,649 | 13.7 | 936 | 1,036 | 10.6 |
| Room and board | | | | | | | | | |
| Public | | | | | | | | | |
| On campus | 7,179 | 7,686 | 7.1 | 4,746 | 5,103 | 7.5 | † | † | † |
| Off campus (not with family) | 8,025 | 8,543 | 6.4 | 6,959 | 7,289 | 4.7 | 6,522 | 6,671 | 2.3 |
| Private not-for-profit | | | | | | | | | |
| On campus | 7,634 | 8,047 | 5.4 | 5,864 | 6,303 | 7.5 | 2,984 | 2,975 | -0.3 |
| Off campus (not with family) | 8,023 | 8,336 | 3.9 | 8,297 | 8,582 | 3.4 | 8,611 | 8,779 | 1.9 |
| Private for-profit | | | | | | | | | |
| On campus | 9,004 | 9,416 | 4.6 | 7,754 | 8,040 | 3.7 | 3,108 | 3,300 | 6.2 |
| Off campus (not with family) | 9,045 | 9,210 | 1.8 | 7,768 | 7,896 | 1.6 | 7,354 | 7,742 | 5.3 |

† Not applicable.

† For public institutions, "in district" refers to the charges paid by a student who lives in the locality surrounding the institution, such as county.

NOTE: Amounts are institutional averages as reported by the institution, not average amounts paid by students (i.e., charges are not weighted by enrollment). The time period of the percentage change in this table was chosen to reflect the same period as the College Affordability Index. The College Affordability Index, which is calculated over a 3-year period, is the ratio of the percentage change in tuition and required fees for full-time, first-time undergraduate students to the percentage change in the Consumer Price Index (CPI). Out-of-state average tuition and required fees were used for private institutions that reported varying tuitions by residency. The 2,226 institutions with academic calendars that differ by program or allow continuous enrollment are not included. U.S. service academies are not included. All amounts from 2007-08 were converted to 2009-10 dollars using the average CPI values for the 12-month periods ending in October 2007 and October 2009.

SOURCE: U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS), Fall 2009, Institutional Characteristics component.

- ▶ What is employer demand for graduates of the interested education field and how will the related degree pay off (that is, great or minimal earnings potential)?
- ▶ How well do graduates of the institution perform after leaving school?
- ▶ Are course materials included in the cost of tuition and if not, what are the estimated costs of textbooks and materials?
- ▶ What is the cost per credit or per course?
- ▶ What university fees are applicable?
- ▶ Are you required to pay a lump sum for several courses up front or may you pay on a per course basis?

Conclusion

The power of education speaks for itself. Over a lifetime, formal education has proven to provide a competitive edge to adult learners, boost employees' competence, improve employee retention, and serve as a reliable predictor of personal and professional advancement and earnings potential. It is important for employers and their employees to consider the special needs of adult learners, cost and program structure, and credibility in selecting the right, effective public, private, or proprietary institution to meet their growth and development objectives. Just as important is being able to make a direct correlation between employer aid, employee development, and overall organizational growth and success.

Table 3

| | Received employer financial aid | Average employer financial aid received |
|---|---------------------------------|---|
| Total | 24.9 | \$932 |
| Degree program during first term | | |
| Certificate or award | 18.2 | 850 |
| Associate's degree | 23.0 | 490 |
| Bachelor's degree | 33.8 | 1,890 |
| Undergraduate, non-degree program | 28.8 | 359 |
| Level of institution | | |
| Less-than-2-year | 7.6 | 1,691 |
| 2-year | 22.1 | 425 |
| 4-year | 34.5 | 1,694 |
| Federal aid (except VA/DOD) | | |
| Did receive federal aid | 8.4 | 1,382 |
| Did not receive federal aid | 28.6 | 902 |
| Institutional aid | | |
| Did receive institutional aid | 30.0 | 1,356 |
| Did not receive institutional aid | 24.6 | 895 |
| State aid | | |
| Did receive state aid | 7.7 | 1,410 |
| Did not receive state aid | 25.8 | 925 |

*Undergraduate employees are employed undergraduates who considered themselves primarily employees who enrolled in school, about 36 percent of all employed undergraduates.

NOTE: Total is not within the range of some of the subgroup estimates due to the number of observations with missing values within the subgroup.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995-96 National Postsecondary Student Aid Study (NPSAS:96), Undergraduate Data Analysis System.

Table 4

| | Received employer financial aid | Average employer financial aid received |
|---|---------------------------------|---|
| Total | 12.5 | \$2,451 |
| Degree program during first term 1995-96 | | |
| Postbaccalaureate certificate | 13.0 | 1,524 |
| Master's degree | 15.9 | 2,620 |
| Doctoral or professional degree | 4.8 | 3,357 |
| Other graduate program | 12.2 | 1,272 |
| State aid | | |
| Did receive state aid | 6.4 | -- |
| Did not receive state aid | 12.6 | 2,462 |
| Federal aid (except VA/DOD) | | |
| Did receive federal aid | 4.5 | 3,215 |
| Did not receive federal aid | 15.2 | 2,376 |
| Institutional aid | | |
| Did receive institutional aid | 17.8 | 2,028 |
| Did not receive institutional aid | 13.2 | 2,316 |

NOTE: Total is not within the range of some of the subgroup estimates due to the number of observations with missing values within the subgroups.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995-96 National Postsecondary Student Aid Survey (NPSAS:96), Graduate and First-Professional Data Analysis System.

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