CHEPP

The Center for
Higher Education Policy
and Practice

THE NEW TRADITIONAL LEARNER

REDESIGNING HIGHER EDUCATION TO DRIVE LEARNER SUCCESS

— Rory O'Sullivan

Executive Summary

Since the passage of the Higher Education Act of 1965, the number of learners in higher education has grown dramatically alongside major changes in demographics.

- Many more learners come from less affluent families than they once did (Smith, 2019), and a third are the first in their families to attend college (Reichlin Cruse et al., 2018).
- A third of students are over the age of 25 (National Center for Education Statistics, n.d.-b), nearly a quarter are parents (Higher Learning Advocates, 2021), and nearly two-thirds work while they attend school (Higher Learning Advocates, 2020).
- Women and people of color make up a much larger portion of the student body today than 40 years ago (National Center on Education Statistics, 2022).

Although the students who attend postsecondary institutions have changed, the design of higher education programing has remained very similar. The expectation that students would put life on hold for four years after high school and attend full time during the day works well for 18-year-olds with financial support and family experience with higher education. But this model routinely fails recent high school graduates and returning adult learners for a variety of reasons.

- High costs of attendance — including tuition and living expenses — puts significant financial strain on a student body that has fewer financial resources than the average postsecondary student did several decades ago.
- Rigid program delivery and course scheduling does not work for students who live much more complex lives, are more likely to be working and caring for children or other family members, and are struggling to meet basic needs.
- Confusing course requirements, barriers to transfer credit across institutions and the inability to earn credit for existing career skills slows credit accumulation and delays graduation.
- First-generation and financially struggling students need more advising, academic support and other services such as childcare, transportation and emergency financial aid.

The mismatch between the design of higher education and the needs of today's learners contributes to disappointing completion rates: nearly four in ten students leave school before completing a two- or four-year degree within six years (National Student Clearinghouse, 2022). More than 39 million Americans have some college credit without a credential (National Student Clearinghouse, 2022).

To fix this problem, higher education institutions need to design postsecondary programs around the needs of today's learners. No one program will meet all student needs, and many students will continue to prefer the traditional model, but schools must urgently pursue new design features in four areas.

- **Affordable, Quality Credentials:** Postsecondary programs need to explore alternative program designs that deliver a quality education for less money, such as the Texas Affordable Baccalaureate program that offers a four-year degree for $10,000 or Tennessee Reconnect — a tuition-free community college option for returning adult learners.
- **Flexible Program Delivery:** In-person learners require class and exam times outside of traditional 9 to 5 hours. Hybrid, online and competency-based education models can allow learners to learn at their own pace and build skills they know will be useful in the labor market.

+ **Streamlined and Nimble Educational Pathways:** Postsecondary programs must create transparent course progressions to on-time graduation, simplify the transfer of credits from one institution to another and provide options like prior learning assessments (PLAs) that allow students to earn credit for what they already know.

+ **Strong Student Supports:** Additional student services such as advising, academic tutoring and career guidance, as well as supports like childcare, transportation and meals, are often necessary to help learners succeed.

Policymakers at the state and federal level also have an important role to play in supporting postsecondary education models that serve today's learners.

+ State policymakers can streamline transfer pathways at public institutions, particularly between two- and four-year schools.

+ Financial aid programs at the state and federal level need reforms to work better with models like competency-based education that measures learner progress by skills demonstrated rather than seat time.

+ Federal safety net benefits often partially or wholly exclude full-time learners based on an outdated perception of who attends higher education. Lawmakers should update rules to allow more learners to access benefits while pursuing a postsecondary credential.

Introduction

During the Spring of 2020, the usual bustle on college campuses preparing for graduation yielded to an eerie silence when COVID-19 triggered widespread closures. While the doors to colleges and universities have since reopened, the pandemic accelerated multiple trends in American higher education while exposing lingering challenges. Many prospective learners wary of paying full tuition for hastily assembled online courses delayed enrollment, compounding an ongoing demographic decline as the millennial generation moved into the workforce (Grawe, 2018). A strong labor market and fast wage growth after 2020 further reduced the relative appeal of seeking a degree (Dickler, 2022). Now, more than a million fewer learners are enrolled in postsecondary institutions than in the spring of 2020 (National Student Clearinghouse, 2022).

One area of higher education that continued to experience growth, however, was virtual programs. With many schools forced online in 2020, learners seeking to continue their degrees had little choice but to attend class on Zoom. The experience appears to have increased interest in partial or fully online programs. Seasoned distance education providers such as Southern New Hampshire University and Western Governors University saw enrollment growth continue after the pandemic's school closures (Newton, 2022). The trend follows a decades-long expansion that saw both the proportion of learners taking at least one class online and the proportion taking all classes online more than double between the 2003-04 and 2015-16 school years (National Center for Education Statistics, n.d.-a). A Strada Education Network Survey found that a majority of potential learners would prefer an online or hybrid program even without the threat of COVID, driven in part by a desire for convenience (Strada Education Network, 2020).

Underneath the interest in flexible online and hybrid models lies a much larger issue for the higher education sector: the demographics of the student body today are dramatically different than several decades ago. Today's learners have much different and more diverse needs than the stereotype of an 18-year-old attending a residential college full time immediately after graduating high school.

The proportion of people aged 25 to 29 enrolled in college has doubled since 1960 (Bauman and Cranney, 2020). More than one in three learners are over the age of 25, and nearly half (46%) are the first in their families to go to college (Lumina Foundation, 2020). Over a third of learners enroll part time, and nearly two-thirds work while in school (Higher Learning Advocates, 2020). Today, a large proportion of learners of all ages struggle with basic financial needs: three in five experienced food or housing insecurity during the fall 2021 semester (Winger, 2021).

The new demographics present a serious challenge to the higher education model built to serve 18- to 22-year-olds from high-income families. Part of the problem is cost. As late as the 1980s, a learner could work a minimum wage job full time in the summer and part time during the year and earn enough to cover tuition, room and board (Watson, 2019). That has long since ceased to be an option. At the same time, the necessity for a credential or degree beyond high school to achieve financial security has driven a much larger proportion of the population into college (Durante and Chen, 2019; Georgetown Center on Education and the Workforce, n.d.). Most four-year learners now take out loans to finance their degrees (The Urban Institute, n.d.) — a risky proposition when nearly four in ten learners do not graduate with a credential (National Student Clearinghouse, 2022).

Another fundamental challenge is the design of the educational experience itself. Taking multiple years off to attend school full time during working hours is simply not an option for many of today's learners. Recent high school graduates from less affluent families may need a job during the workday to put themselves through school. Adult learners almost always work and may lack time or resources to commute long distances to class (Crews, 2022). Parents need childcare to focus on their education (Reichlin Cruse et al., 2021). Low-income learners frequently struggle with basic necessities like food, shelter and transportation (Baker-Smith et al., 2020). Worse still, means-tested benefits designed to support low-income individuals and families often don't extend to college students, effectively shutting out learners who meet all other eligibility requirements (Freudenberg, Goldrick-Rab, and Poppendieck, 2019). All these issues can exacerbate racial inequalities because people of color disproportionately arrive at postsecondary institutions with fewer financial resources (Cahalan et al., 2021).

The mismatch in our higher education system between program design and the needs of so many learners helps explain persistently low completion rates. Nationally, only 63% of people who started college in 2016 finished with a degree in six years (National Student Clearinghouse, 2022). At community colleges, just 43% earned a credential in that timeframe. According to the Institute for Women's Policy research, over half of student parents leave school within six years without a degree (Reichlin Cruse, 2021). More than 39 million Americans are now in the precarious situation of having some college credit but no degree (National Student Clearinghouse, 2022). Adding insult to injury, they may struggle to ever complete because their credits often do not transfer to other schools (United States Government Accountability Office, 2017). According to the Georgetown Center on Education and the Workforce, 80% of good jobs require a degree beyond high school (Carnevale, 2018). In other words, without a way to finish their credential, tens of millions of Americans are locked out of the best path to economic security.

To fix the problem, colleges and universities need to change. While millions of people will likely continue to pursue a traditional postsecondary education, the sector must develop new models that better serve the full range of needs among today's learners. That requires pursuing the following goals:

+ **Affordable, Quality Credentials:** Postsecondary programs need to explore alternative program designs that deliver a quality education for less money.
+ **Flexible Program Delivery:** In-person learners require class and exam times outside of traditional 9 to 5 hours. Hybrid, online and competency-based education models can allow learners to learn at their own pace and build skills they know will be useful in the labor market.
+ **Streamlined and Nimble Educational Pathways:** Postsecondary programs must make it easier for learners to attain degrees on time, transfer credit from one institution to another or earn credit for what they already know.
+ **Strong Student Supports:** Additional student services such as advising, academic tutoring and career guidance, as well as supports like childcare, transportation and meals, are often necessary to help learners succeed.

The following report explores how a higher education system built in the last century fails to meet the needs of this one. Adapting to today's learners will require fundamental design changes, and there is no "one-size-fits-all" solution because different populations of learners will have different needs. Policymakers at the state and federal level are critical partners in this effort. Not only can they help make college more affordable, but they must also adjust the design of financial aid policies to incorporate new, flexible programmatic designs. Policymakers also have a role to play in financing and monitoring new programs focused on student success.

Glossary of Terms

Prior Learning Assessment (PLA): Refers to a variety of potential methods for evaluating knowledge and skills that a learner has already obtained to provide credit toward a credential. Can be assessed through exams, previous credentials earned and portfolios, among other techniques.

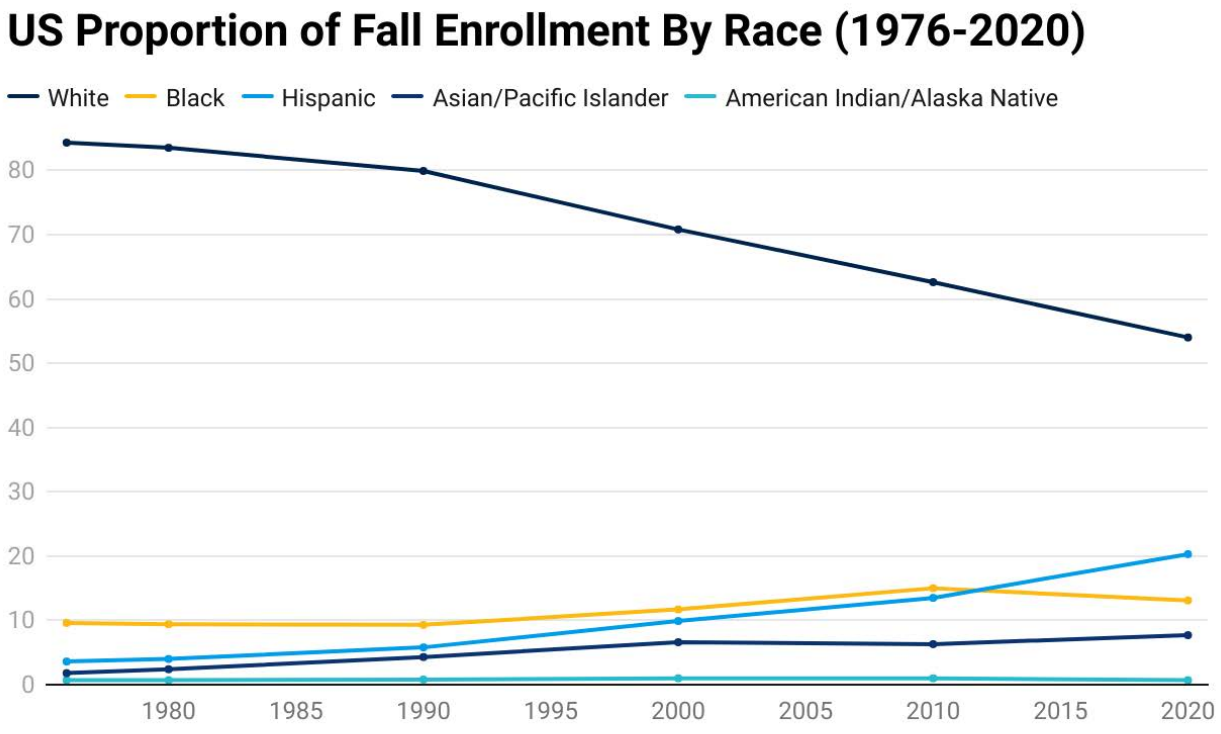
Competency-Based Education (CBE): A method of education that focuses on demonstrating skills rather than time taking a particular course (e.g., earning three credits for a semester long class). Learners can demonstrate knowledge and earn credit toward completion through completing projects, taking exams or demonstrating required skills.

Hybrid Education: Refers to an education delivery model that blends online and in-person methods. This may include programs with some courses online and others in person, programs with all classes online but other services like advising or peer mentoring in person, or an individual course with online and in-person elements.

Synchronous vs. Asynchronous: Synchronous education refers to courses — either online or in person — that require all enrolled learners to be in the same place at the same time. Asynchronous courses do not have this requirement, allowing learners to work at different paces.

A National Higher Education System Built for 1965

The American undergraduate student body looked very different in the middle of the 20th century. Far fewer people enrolled in college, and those who did were much more affluent, white and male than the typical college student today (Figure 1). The proportion of dependent learners from low-income families rose from 13 percent to 20 percent between 1996 and 2016 (Smith, 2019). The proportion of financially independent learners increased from 29 percent to 42 percent over the same period (Smith, 2019). In 1996, 29 percent of learners identified as people of color, compared to 47 percent in 2016 (Smith, 2019). The proportion of women on campus surpassed men in the late 1970s (National Center on Education Statistics, n.d.).



Source: National Center for Education Statistics

The lower enrollment rates of prior generations reflected the fact that many jobs only required a high school diploma —a college degree was not strictly necessary to achieve economic security. Yet, it was clear even at that time that a postsecondary education would bring economic returns both to individuals and to the broader society. Federal policymakers set out to expand access to postsecondary degrees.

The passage of the GI Bill in 1944 and, later, the Higher Education Act (HEA) of 1965 helped launch a dramatic enrollment expansion from roughly two million learners in the 1940s to nearly 20 million learners today. The HEA was designed "to strengthen the educational resources of our colleges and universities and to provide financial assistance for learners in postsecondary and higher education." Federal policymakers sought to improve higher education opportunities for lower- and middle-income families and to use college education as a resource to deal with the national problems of workforce development and poverty (P.L. No. 89-329).

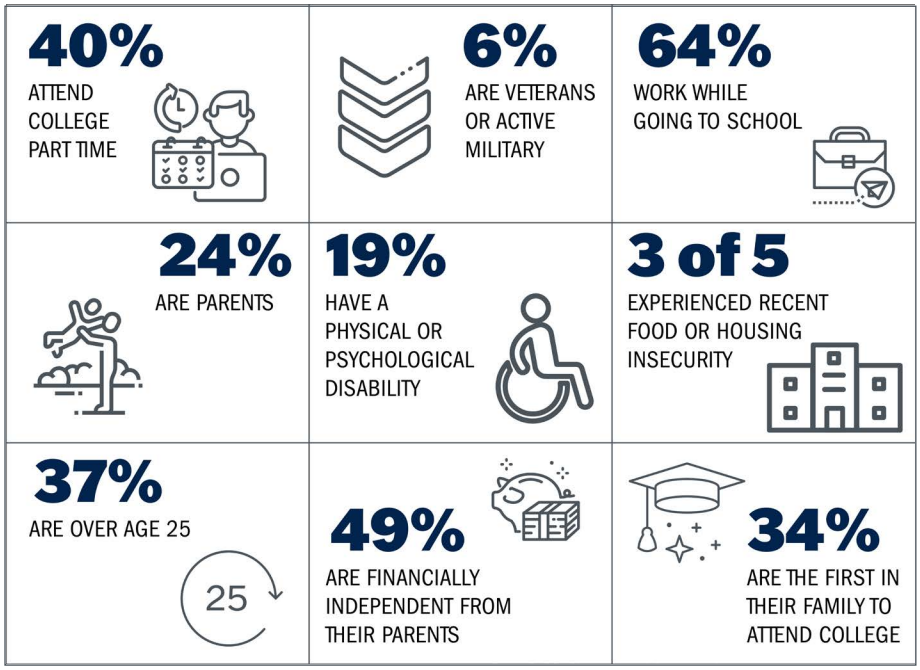
During the period of rapid growth, most institutions replicated the delivery model that was in place in 1965 — a physical campus that holds face-to-face classes between the hours of 9 a.m. and 5 p.m. This model works well for new high school graduates who can attend full time and come from high-income families knowledgeable about higher education (Inside Higher Ed, 2019). Most of today's learners, however, come to higher education with a very different set of life experiences.

The New Traditional Learner of Today and Tomorrow

Among the numerous changes from prior generations, today's learners frequently enter postsecondary education later in their careers. Between 1970 and 2020, the proportion of 25 to 34-year-olds enrolled in higher education increased by more than 50% (Statista, 2022). Of the approximately 17 million undergraduates in the U.S., six million are over the age of 24. (NSCRC, 2021). In fact, 49% of college learners are financially independent of their parents (Higher Learning Advocates, 2021).

Today's learners — whether traditional age or older — also come from much less affluent families than they did at the time the HEA first passed. Nearly two in five financially dependent learners and three in five financially independent learners are at or near the poverty line (Fry and Cillufo, 2019). Nearly 60% of learners reported experiencing food or housing insecurity in fall 2020 (Winger, 2021). The combination of more adult learners with lower incomes virtually ensures a large proportion of people need to work while they are in school to meet their basic needs. According to Higher Learning Advocates, 64% of today's learners hold down jobs (2020). And those are not the only responsibilities many must attend to: nearly a quarter of students are parents. The many competing commitments learners face helps explain why 40% attend part time.

Figure 2. Facts & Figures: Who is the "New Traditional" Learner in the United States Today?



Sources: Higher Learning Advocates, National Center for Education Statistics, and The Hope Center for College, Community, and Justice

On its face, public investment in higher education access appears to have succeeded in enrolling a wide range of people traditionally left out of higher education, including recent high school graduates from low-income families and working adults. Nevertheless, there is a large difference between enrolling and thriving in college.

A Mismatch Between Who Higher Education Is Built for and the Student Body That Attends

Greater access to postsecondary institutions has not translated to commensurate attainment and social mobility. Despite a more diverse student body, colleges and universities have not fundamentally changed the traditional delivery model — a system that contains numerous barriers for today's learners. Completion rates remain frustratingly low: almost four in ten learners do not finish a degree within six years (NSCRC, 2022). Poor completion performance exacerbates racial inequalities in educational attainment. The Postsecondary Value Commission found that 43% and 53% of all White and Asian adults had completed an associate degree or higher in 2018, compared to just 23%, 24% and 15% for Black, Latinx and Indigenous adults, respectively (2021). The mismatch between today's higher education system reveals itself in the cost of attendance, inflexible schedules, complex degree paths and limited student supports.

Rising Costs

The average in-state tuition and fees for a four-year public college has risen from $4,290 in 1990 (in 2022 dollars) to $10,940 for the 2022-2023 academic year (Ma and Matea, 2022). Published tuition at community colleges has risen from $2,040 to $3,860 over the same time frame. While tuition more than doubled between 1990 and 2020, median family incomes rose by just 17%. And as noted above, more lower-income learners now enroll in college than 30 years ago. In other words, college costs have increased significantly while the student body has grown much less financially secure, placing an increased burden on the learners and families least able to afford it.

Grant aid availability can reduce the actual price paid — for example the typical community college student receives enough financial aid to cover tuition and some living expenses (Ma and Matea, 2022). Yet, even after grant aid, the average community college learner must afford around $15,000 in total expenses, including tuition, books, housing, food, transportation, childcare and other necessities. Rising health care costs add to the challenge (Galewitz, 2022). For four-year students, the total cost of attendance often exceeds $20,000 (Ma and Matea, 2022). These high costs pose several challenges. Unexpected expenses such as a car repair, medical bills or needing to support financially struggling family members can derail dreams of graduation. Student loans can increase access but come with risks because many learners end up defaulting on debt (Scott-Clayton, 2018). Recent inflation has hit low-income learners particularly hard because they rarely have room to cover price increases in daily necessities.

Rigid Schedules

Compounding the financial challenges, the traditional 9 to 5 class schedule simply does not work for a large share of today's learners who have fewer financial resources and more competing responsibilities than previous generations. Not only do traditional classes take place during the day, but they are also "synchronous," meaning everyone must be at the same place at the same time. Learners must stick to the pace of learning too, with little flexibility to go faster or slower as their schedule allows. As Paul LeBlanc notes, "poverty draws a heavy burden on available time in a given day because everything just takes longer, making it less and less possible for those living in poverty to earn a traditional college degree that relies on rigid time schedules" (LeBlanc, 2021). Learners may have multiple jobs, lack transportation, care for children or other relatives, serve in the military, or experience homelessness, underemployment, poverty, disability or other unique circumstances. A program designed for these learners looks very different from one that works for a financially secure recent high school graduate.

Confusing Pathways

The challenges with the structure of higher education go beyond the location and timing of classes. Too often, earning sufficient credits to achieve a degree feels like navigating a maze. For instance, many community colleges enroll large numbers of learners into developmental education courses in math and reading to prepare them for college level work. While well-intentioned, the extra time spent on courses that do not provide college credit consumes valuable financial aid dollars and significantly lowers graduation rates (Bailey et al., 2010; Valentine et al., 2017). In fact, taking more than one developmental education course can dramatically lower completion rates (Bailey et al., 2010).

More barriers await beyond remedial classes. Open the registrar booklet at your nearest community college or university and you will likely find an extensive lists of courses and majors. The wide range of opportunities, also known as the "cafeteria model," provides the advantage of choice, but rarely are degree requirements easy to find and follow in practice. It can be easy to miss a requirement, particularly if popular courses are full or not offered at a convenient time. Moreover, about 30% of learners will change majors at least once, complicating credit accumulation (Leu, 2017). The challenges make it increasingly hard for today's learners to graduate in a reasonable timeframe, raising the risk that competing life responsibilities will force learners to leave before they complete or exhaust federal financial aid. Traditional college course systems are rarely built to overcome these predictable challenges.

RICKY'S STORY

Ricky is a 30-year-old father of three and a first-generation college graduate. After dropping out of high school, Ricky got in trouble with the law and faced 10-15 years in jail for a serious offense. Determined to show the judge he was changing his ways, he enrolled in a degree program. After receiving four years of probation, Ricky put his education on hold. However, with a felony on his record, it was difficult finding job opportunities. He decided to enroll with SNHU to help turn his life around and be a positive influence for his kids. This year, he will earn his bachelor's degree, his felony charge will be wiped from his record and he will have an opportunity for a fresh start.

Learners transferring or returning to school later in their careers often have an even harder time earning credit for what they already know. Mid-career learners seeking a credential may end up taking courses they don't need because postsecondary institutions do not offer a convenient and comprehensive way to demonstrate knowledge and earn credit, such as prior learning assessment (PLA). According to the Government Accountability Office's (GAO) most recent report on transfer credits, about 35% of college learners transferred to another school between 2004 and 2009, and those learners lost about 43% of their credits on average (GAO, 2017). The lack of articulation agreements between schools or statewide policies to ensure community college and university systems work together is a major challenge (GAO, 2017).

Although many community college students plan to move on to achieve a bachelor's degree, large barriers stand in their way. According to the Tackling Transfer Initiative, 80% of community college students aspire to earn a bachelor's degree, but just 31% will transfer to a four-year institution, and only 14% will eventually graduate with a four-year degree (College Excellence Program, Aspen Institute et al., n.d.). It is often unclear to learners which courses their preferred four-year college will accept —and requirements for a degree may differ between the two schools. Lost credits imply lost money and time, and greatly affect learners' abilities to complete and pursue pathways to meaningful and purposeful work.

Lack of Support

First-generation learners — a third of all learners today — have an even harder time making their way through school because they do not have a built-in network of mentors who have been there before. A convoluted course registration guide that feels familiar to a faculty member or college administrator with a college degree may appear daunting to someone who has never had to navigate degree requirements. A first-generation student is more likely to need advising and support to make good personal decisions.

Beyond a lack of experience with higher education, today's learners often have more complex lives than the stereotypical 18-year-old with few responsibilities other than coursework. This applies both to students pursuing a degree after high school as well as those who are returning to school later in their careers. A mix of factors puts a large portion of students in precarious situations that compound challenges with reaching graduation. Low-income learners may need access to resources beyond financial aid, including public benefit programs for necessities like food, housing, health care and transportation. A $500 car repair is a surmountable obstacle for a student whose family can cover the cost but can trigger an impossible choice for an independent student faced with the decision to pay for tuition, groceries or the car repair needed to keep a job and attend class.

Limited support exacerbates challenges for already marginalized populations. Unlike in K-12, for example, there is no extensive federal higher education law requiring supports and services for learners with disabilities. Yet, postsecondary learners with physical or psychological disabilities face unique barriers to accessing, affording and completing their degrees. As a result, they are about 24% less likely to graduate than their peers (Newman et al., 2011; U.S. Department of Education, 2012). Few colleges have developed programs to fully meet the needs of learners with disabilities.

Lack of support goes beyond simply academic and advising needs. Social support is a critical factor in college success. Especially for underrepresented groups, the loneliness and social isolation that learners experience can be a major barrier (Baker, 2013). Black learners at a predominantly white institution with a hostile or indifferent social environment are less likely to feel that they belong and less likely to complete a degree (Museus et al., 2016). Enrolling a racially diverse student body is merely the first step to ensuring learners of color have an opportunity to thrive.

Even more critical than the specific and individualized barriers to college are the dynamic interactions between them. The interplay between the high cost of college, racial and socioeconomic status, lack of time, and lack of social support often makes it impossible for many to enroll in the first place. This same interplay makes it especially difficult for those who have started but stopped out of college to afford the time, money and other resources required to complete. The HEA of 1965 was intended to make college accessible and attainable for all, but the social and economic forces of the last few decades prevent too many of today's learners from realizing that promise.

Institutions Must Design Programs Around Today's Learners' Needs

To address widespread barriers to student success, postsecondary institutions must recognize that the old model of higher education simply will not work for a large proportion of learners today. This is not to say that all colleges and universities should fundamentally rework their programs. There are still plenty of 18-year-old high school graduates seeking a college degree who find that the traditional educational pathway works well for them. But this proportion of the population is smaller than typically assumed. Many learners have different needs, and although no one program will fit all learners, colleges and universities should be experimenting with new models. By consistently reviewing data on student success and making design adjustments accordingly, institutions can continuously improve program features to meet learner needs. Over half of a national sample of learners in a Spring 2022 survey ranked flexible schedule, credit for prior learning and access to financial aid as the top factors for increasing probability of enrollment (Strada, 2022). These priorities provide good initial goals for designing programs that better serve the new traditional learner.

Offer Affordable, Quality Credentials

Expensive degrees, even if they are likely to pay off over the long run, pose a barrier to today's socioeconomically diverse student body. Postsecondary programs need to offer credentials with modest tuition prices that existing institutional, state and federal financial aid systems can support. Community college systems usually perform well by this measure. The average sticker price at a two-year public institution was $3,860, but because most learners have some financial aid, the typical student receives only $860 to cover living expenses (Ma and Matea, 2022). This is critical because learners often spend more on housing, food, transportation and other costs than they pay for tuition. According to the same analysis, the typical community college student faces $14,510 in expenses even after financial aid is considered.

Many state and university systems are experimenting with college promise programs that guarantee free tuition to eligible learners. Tennessee Reconnect provides this option to adult learners with a high school diploma, allowing them to attend a community college or technical college for up to two years, tuition free. Even though many community college learners can already have their tuition fully covered by financial aid, the direct message of free tuition appears to encourage enrollment. A rigorous study at the University of Michigan found that sending letters to low-income learners informing them that they would receive free tuition more than doubled application and enrollment rates (Dynarski et al., 2021).

In general, given their higher prices, four-year universities have farther to go in offering affordable options. The state of Texas is innovating on this front through the Texas Affordable Baccalaureate program (TAB). The initiative began in response to former Governor Rick Perry's challenge to Texas universities to develop a $10,000 bachelor's degree. The Texas Higher Education Coordinating Board initially partnered with South Texas College (STC) and Texas A&M University–Commerce to launch an organizational leadership degree that blends traditional education with an online competency-focused model, allowing learners to learn at their own pace (Klein-Collins & Glancey, 2015). Participants receive credit for work experience, saving them time and money. Priced at $850 dollars for each seven-week period, the model allows learners to earn a degree at their own pace, often much faster and cheaper than a typical BA (South Texas College, n.d.). Mid-career adult learners have flocked to the program, often seeking to finish a degree after having accumulated credits (Klein-Collins and Glancey, 2015). Their experience demonstrates that allowing learners to learn at their own pace, focusing on skills acquired rather than seat time, providing credit for prior learning, and offering online and hybrid options can all help lower costs. More than 10 other Texas campuses now offer AB programs using a range of program designs and subject matter (The Texas Higher Ed Coordinating Board, n.d.).

However, lowering costs is not enough. Postsecondary institutions must ensure that graduates can secure good jobs that provide economic security. The City University of New York (CUNY) has achieved national attention in this area as an engine of social mobility. Three quarters of its graduates leave without student debt, and many go on to earn high wages (The City University of New York, n.d.). A study by the Brookings Institution found that several of CUNY's campuses rank in the top 10 measured by their ability to vault low-income learners into the highest earning careers (Reber and Sinclair, 2020). Affordable programs offering high social mobility should be the norm rather than the exception.

Flexible Program Delivery

Changes to cost, on their own, will not solve the fundamental design problems related to learners' limited time. This requires leaving behind the full day in-person model for flexible schedules that assume learners are navigating many competing responsibilities. In-person campuses must ensure all the courses and exams required to complete a degree are available on nights and weekends — all year. After the pandemic moved all classes online for a time, many schools have improved their IT and online course delivery capabilities. Institutions should experiment with a range of hybrid models that allow learners to supplement in-person classes with online credits. California's virtual community college is a good example of what this can look like in practice. California Community College learners can join thousands of courses across the state without applying to the alternative campus for enrollment or financial aid. This provides learners options to stay on track toward timely completion, particularly if a required course on their home campus does not work for their schedule.

Competency-Based Education (CBE)

Colleges should also experiment with wholly different models that allow learners to go at their own pace. SNHU is executing on one such approach with Duet and a range of similar community partners. Duet offers SNHU's online competency-based program that allows learners to work at their own pace toward specific skills needed in the job market.[1] The structure is particularly useful for motivated learners who cannot regularly attend classes because of work, caregiving or other responsibilities. Rather than grade learners based on how much time they spend in class, the program revolves around learners turning in projects demonstrating their mastery of specific competencies. They receive a credential when they exhibit all the required skills. Duet provides study spaces in Boston, MA, and Manchester, NH, where learners can access Wi-Fi, computers, coaching and a quiet place to focus. The relevancy of CBE programs to on-the-jobs skills may help keep working learners engaged. So far, evidence shows markedly higher rates of associate degree completion compared with Massachusetts state averages for two-year degree programs (Gabrieli et al., 2021). Specifically, the graduation rate among associate degree seeking students in Massachusetts in 2019 was 20% among those attending two-year institutions in 2019 (Gabrieli et al., 2021). By comparison, the Duet-SNHU graduation rate for associate degrees was 46% (Gabrieli et al., 2021). Over the course of five four-month terms, full tuition would cost $11,665, although that figure drops to nearly zero with the application of a maximum Pell Grant (Gabrieli et al., 2021).

BRAHIM'S STORY

Brahim is originally from Morocco and immigrated to the U.S. in 2018 to pursue his education. He comes from very humble beginnings and has faced severe poverty in his home country and while studying in America. He encountered many challenges on the path to his degree including homelessness. Despite his challenges, Brahim recently completed a program with SNHU partner DUET and is the first in his family to earn a college degree. The flexibility provided by SNHU's online competency-based model and supports provided by DUET's intensive program helped Brahim navigate the many challenges on his journey.

At least 600 institutions across the country are delivering or developing a CBE program (Fain, 2015). Including large programs such as SNHU and WGU for which data are publicly available, that translates to hundreds of thousands of learners, at a minimum, who are enrolled in CBE programs. While this is a small fraction of the estimated 17 million undergraduates across the country, 82% of surveyed CBE providers believe their enrollments will grow in the next five years (Mason et al., 2021). CBE holds the potential to accelerate pathways to a degree for learners with busy lives and limited resources. Scaling CBE programs to much larger audiences could transform the higher education sector by dramatically lowering the cost to a degree and improving graduation outcomes for hundreds of thousands of learners.

Virtual Education and Learner Success

Yet, even a much larger online market for learners will not provide the answer to college completion challenges on its own. There is a body of research that demonstrates lower graduation rates overall for purely online courses (Bettinger et al., 2017). Historically underrepresented learners and those with less academic preparation tend to struggle even more without the social support that comes with in-person programs (Xu and Jaggars, 2013). Programs like Duet and SNHU seek to address this issue

[1] *As the paper notes below, challenges with mapping federal financial aid onto the program limits timing flexibility, requiring learners to maintain a minimum pace known as "satisfactory academic progress."*

by blending the flexibility of online education delivery with a range of in-person opportunities and robust wraparound supports for online. Still, fully online delivery is likely to remain ubiquitous for current and future generations because it empowers learners to attend classes while they work and attend to multiple other responsibilities. According to a 2020 survey from the design firm Gensler, 56% of educators and 51% of learners want the option for distance learning in the future, even though 53% of learners report that 100% online learning is negatively affecting their sense of connection with their school community (Gensler, 2020).

Learners of the future are likely to be more intentional in how they learn using different modalities. According to survey respondents, there is a preference for online learning to maximize time at home that prioritizes convenience, school/life balance and environmental characteristics like natural light, comfortable furniture and the ability to adapt space (Gensler, 2020). Alternately, respondents prefer campus time to prioritize in-person collaboration, impromptu interactions, hands-on activities, access to amenities and social/community activities (Gensler, 2020). Learners with many competing responsibilities may never have the option to fully take advantage of in-person experiences, however, and the higher education sector must continue to improve student success in fully online programs.

Universal Design for Learning

Learners with disabilities will often need additional support to be fully included in and take full advantage of their academic program. Access and utilization of assistive technology and associated services has been found to increase grade point averages among learners with disabilities by 0.14 points (Simpson et al., 2022). SNHU has gone further, developing all its courses for the SNHU Global Campus to meet Web Content Accessibility Guidelines (WCAG) standards and using Universal Design for Learning (UDL) principles to help ensure that courses meet every student's learning needs. UDL harnesses research on how humans learn to create a flexible learning environment and reduce barriers to learning and comprehension. Practically, this requires presenting information in a variety of ways, allowing learners to engage with topics through multiple avenues and offering several options to demonstrate their learning. Not only is the approach more inclusive, but it leads to a higher quality education experience for everyone. Postsecondary institutions can build a more equitable system for everyone by developing online, CBE, prior learning and credit transfer programs with universal accessibility at the core. Even in cases where content is delivered using UDL, students with disabilities need access to robust accessibility supports and services to provide other accommodations, such as extended time to complete coursework and in-class notetakers. Colleges should have policies in place that allow students with disabilities to easily demonstrate their disability status to access accommodations. Additionally, colleges need student leave policies that account for long and short absences related to student health needs, including mental health crises. With the right access to information and supports and services, students with disabilities will be more likely to enroll, complete and be employed after graduation. These system changes are also essential to closing the persistent workforce gap where workers with disabilities experience the highest rates of unemployment and underemployment (Bureau of Labor Statistics, 2022).

Streamlined Educational Pathways

While online and CBE programs often provide straightforward course requirements, brick and mortar two- and four-year colleges with traditional course offerings need to find other ways to simplify educational pathways for today's learner. A good start that several institutions and state higher education systems have taken is to simply enroll learners in college level math and English courses at the same time as developmental courses. Known as "corequisite education," the strategy is typically accompanied by intensive tutoring and support services. While it is still a challenge for underprepared learners, research suggests that they have a much better opportunity to graduate on time (Institute for Education Sciences, U.S. Department of Education, 2017). The Strong Start to Finish Initiative was launched to scale these and other development education reforms across the country and is currently working with 13 higher education systems across the country, ranging from California and New York to Arkansas and Georgia (Education Commission on the States, n.d.).

Guided pathways is another design strategy many colleges use. The approach is backed by research demonstrating that learners who can pick a major that they are interested in and quickly accumulate credits are more likely to graduate on time (Jenkins et al., 2020). Institutions begin by providing early advising support, clear course progression and plenty of available classroom availability (if in person) to meet credit requirements on time. In sophisticated models, a student seeking a business degree might begin with a cluster of courses that work for several related majors. That way, if the student decides to transfer — as is often the case — she could move to a subject such as accounting having already fulfilled overlapping requirements. Pathway programs like these make it easier for learners to graduate on time without complex searches through course catalogs for available options. The Community College Research Center reports that over 400 institutions across the country are implementing a version of guided pathways nationwide (Guided Pathways, n.d.).

Making it easier to transfer credits between institutions is a critical priority, given that 39 million Americans have some credit but no degree. Part of this requires making it transparent to learners — particularly community college learners seeking to transition to a four-year program — which courses will earn them credit at another program. State policy plays a particularly important role in this case. The Education Commission of the States (ECS) has identified four policies states are implementing that can simplify transfer between state systems:

1. **Common course numbering:** All public postsecondary institutions use the same numbering system for lower division courses.
2. **Transferable core of lower-division courses:** A set of general education courses that transfer across all public postsecondary institutions.
3. **Guaranteed transfer of an associate degree:** Learners who attain an associate degree can transfer all credits to a four-year public institution and enter with junior standing.
4. **Reverse Transfer:** Public institutions can grant an associate degree retroactively to learners who had not completed the requirements for an associate degree before transferring to a four-year school (Whinnery and Peisach, 2022).

ECS reports that 31 states have implemented numbers two and three above, while 25 have reverse transfer policies.

Though important, these policies will not do enough to help the millions of Americans who have some credit but no degree. To meet the needs of returning adult learners, postsecondary institutions should increase their use of prior learning assessments (PLAs). These allow learners to demonstrate knowledge gained through prior coursework or work experience, earn credit for what they know and accelerate their path to a degree, saving them time and money. The University of Wisconsin is a leader in this area and accepts a range of assessment techniques, depending on the circumstance, including standardized examinations (e.g., AP tests), military or corporate training equivalencies, departmental exams and student portfolios (Prior Learning Assessment, 2017). Research demonstrates that learners who have access to PLAs are more likely to graduate than learners who do not (Hayward et al., 2015). Low-income adults, Black adults, and community college students see particularly large increases in completion rates through PLAs (Klein-Collins et al., 2021).

Strong Student Supports

Even with improved program design, today's learners will often need a variety of additional supports to complete their degrees. Evidence suggests that student advising can significantly increase graduation rates (Bettinger and Baker, 2014). Several institutions have implemented intensive advising programs that provide much more than a yearly visit to a counselor before registration. Advisors are empowered to connect learners with a range of academic and non-academic services, including tutoring, peer mentoring, financial aid, career coaching and mental health services, among others. Learners develop a sustained relationship with their advisor, leading to increased trust and better support. Institutions also embed positive incentives in their program design, including financial incentives in the form of a small stipend or transportation benefits for engaging with advising

services (Karp et al., 2021). Many institutions have implemented proactive advising models, empowering advisors to reach out to learners as soon as something appears amiss, such as after a low mid-term grade. Georgia State University, The University of Kansas and The University of Central Florida all take this approach, among others.

SNHU has continually revised and expanded investments in its advising and student support model as its online enrollees have grown from just over 7,500 in 2007 to over 170,000 today. The University spends $66 million per year on student advising and support annually to sustain an online advisor to student ratio of 1:230. Advisors use a variety of data tools to identify which students need the most support, proactively reach out to offer help and tailor assistance to individual student needs.

Robust provision of additional services goes hand in hand with quality advising. Accelerated Study in Associate Programs (ASAP), a widely cited program from CUNY backed by rigorous research, doubled completion rates in part by delivering extensive supports. The program provides incoming learners with "wraparound services" that include extensive financial, social, academic and career support, ranging from advising models discussed above to academic tutoring, transportation benefits, access to mental health services and more. Lorain Community College in Ohio replicated the program with similarly impressive results. However, ASAP is expensive to deliver and requires a full-time commitment on the part of learners, inspiring other schools to seek lower-cost alternatives that provide the same core elements with more flexibility.

Policy Implications

The higher education sector, however, cannot make the above changes on its own. It will require engaged partnerships from state and federal policymakers who have a major influence on postsecondary finance and policy. The most obvious of these areas is cost. State higher education appropriations and state and federal financial aid play an enormous role in expanding access to higher education for low-income learners. While postsecondary institutions must do their part to design affordable programs, policymakers must continue to provide and expand financial aid.

Yet, more resources on their own will not create the change required to implement new education delivery models. As Amy Laitinen articulated in Cracking the Credit Hour, the federal financial aid system, like the higher education system, is also built around a 20th-century model (2012). Learners must demonstrate satisfactory academic progress to maintain eligibility for federal Pell grants and student loans by earning a minimum number of credits. Credits are calculated based on total time in class. This approach works fine for learners engaged in a traditional full- or part-time program but struggles to accommodate flexible models like competency-based education.

Frequently, competency-based programs will try to map financial aid onto the federal system by providing aid for a specific number of competencies. The Trio College Network, another partner of Southern New Hampshire University, breaks the year into six two-month segments. Learners can receive a portion of their yearly Pell grant for each two-month sprint. However, since there are no total credit hours, satisfactory progress is measured by a student turning in a minimum number of projects, a proportion of which must receive a passing grade (in the program, projects that do not pass receive a "not yet" with feedback for learners to implement and demonstrate the key skills). If a student is behind or must revise a project —which is quite common —they risk having to pay back the financial aid they used to enroll. Policymakers need to implement changes to financial aid systems to allow them to work better with flexible models like competency-based education and prior learning assessments.

Outside of financial aid, today's learners need an adjustment to social safety to ensure all students have basic needs like food, shelter and health care. Over the past several decades, Congress has often had the stereotypical 18-year-old college student in mind when designing programs like SNAP. Assuming a student's parents will provide financial support, federal safety net programs often leave out low-income, full-time learners under age 24. Today's learners, however, often struggle to afford food and housing. In certain cases, SNAP can require people to work 20 hours while in school to qualify for benefits

(College Students' Siloed Safety Net, 2020). Perversely, losing a job could cost someone their SNAP benefits right when they need additional financial support to continue their education. Congress needs to adjust eligibility requirements based on an updated understanding of who currently enrolls in college. Expanding access to emergency financial aid that can help students overcome one-time emergencies such as car repairs or medical bills would provide another level of support.

Another area of opportunity for policymakers, particularly at the state level, is transfer and credit mobility. Several states have taken steps to simplify transfer between two- and four-year schools by creating two-year degrees that guarantee transfer acceptance to certain state universities. Establishing systems of common course numbering across all state colleges can help with transfer as well. For the millions of working people who have some college credit, a different approach is needed. Policymakers can take steps to encourage schools to implement prior learning assessments that help learners earn credit for courses or career work when beginning a program.

Finally, improved data and reporting are critical to understanding the challenges facing today's learners and developing solutions. While federal reporting has expanded somewhat to track learners who are not "first-time full-time" enrollees, much more can be done to match student demographic characteristics such as student parents, first-generation learners and working learners to long-term outcomes like completion, debt repayment and wages. Armed with that data, researchers, policymakers and institutions can pursue further experiments and reforms to education design that will deliver long-term social mobility for the new traditional learner.

Conclusion

Despite the challenges presented by the COVID-19 pandemic for American higher education, the crisis has opened new avenues of opportunity. Institutions previously wedded to rigid schedules for in-person classes were forced to create virtual programs. No one would argue this resulted in higher quality education at the time, but it certainly increased experimentation on the part of learners, faculty and administrators with online, hybrid and asynchronous course designs. As a result, the need for flexible programs that fit with learners' complex lives may someday be met with a greater supply of diverse education models. Institutional leaders and policymakers must go far beyond variations in online or in-person education. Students will need a variety of accessible and streamlined pathways to quality degrees that lead to good jobs and social mobility. Educators should build on efforts to create courses based on universal design where a wide variety of learners with varying abilities can benefit. Institutions and policymakers must step up to ensure a range of supports are available that help meet the basic needs of a socioeconomically diverse student body. Achieving these goals begins with leaving behind the 20th-century postsecondary system and reimagining a new system designed for today's learners.

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