

UNPACKING THE 40 MILLION: MEETING THE NEEDS OF LEARNERS WITH SOME COLLEGE AND NO CREDENTIAL

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More than 40 million Americans have some college credit but no degree or credential,¹ highlighting the pressing need for redesign in the U.S. higher education system. This demographic is increasingly recognized as both a reflection of systemic challenges and a potential opportunity for states and institutions of higher education to engage learners who have left college without a credential. Many in this group face the dual burden of student debt coupled with lower lifetime earnings, a predicament that further exacerbates their financial vulnerability. To successfully re-engage this group, policymakers, educators, and leaders must understand the unique needs of “some college, no credential” (SCNC) learners and offer them accessible, flexible options that reflect their lives and responsibilities.

Today's Students

Because today's higher education students are increasingly living complex lives, flexible program options are essential for them to complete their degree or credential. Among today's learners:

- 64% work
- 49% are financially independent
- 24% are parents
- 3 out of 5 experience housing or food insecurity
- 19% have a disability
- 6% are veterans or active-duty military
- 35% are first-generation college students²

For these students, the traditional structure of higher education programs – delivered on a campus between the hours of 9 a.m. to 5 p.m. – may create significant barriers to persistence and completion. By offering flexible options, colleges can increase enrollments, prevent students from stopping out, and better support them in reaching their academic and career goals.

Learners With Some College and No Credential (SCNC)

The National Student Clearinghouse Research Center's (NSCRC) 2024 SCNC report found that the SCNC population grew by 1.4 million in just one year, reaching 40.4 million in 2021–2022.³ A lack of re-enrollments and the addition of 2.3 million new stop-outs across all 50 states and Washington, D.C., contributed to this increase.

¹ Berg, B., et al., June 2024.

² O'Sullivan, R., March 2023.

³ Berg, B., et al., June 2024.

SCNC learners are more likely to be male (51.8%) than female (48.2%) and Hispanic, Black, Native American, or Pacific Islander than those enrolled in undergraduate higher education overall. For example, 24.4% of the SCNC population were Hispanic compared with 21.5% of all undergraduates in 2022–2023; 19.1% were Black compared with 14% of all undergraduates; 1.4% were Native American compared with 0.9% of all undergraduates; and 0.5% were Pacific Islander compared with 0.3% of all undergraduates.⁴ Here is the total SCNC student population breakdown by race among those entering in 2013 and later:⁵

- 44.1% White
- 24.4% Hispanic
- 19.1% Black
- 3.4% Asian
- 1.4% Native American
- 0.5% Pacific Islander
- 6.9% Other

The SCNC population is made up of all ages, and the following age groups experienced growth between 2022–2023 and 2021–2022:⁶

- Ages 25–34: 30.3% of the overall SCNC population; growth of 0.1%
- Ages 35–44: 28.4% of the overall SCNC population; growth of 2.9%
- Ages 45–64: 30.6% of the overall SCNC population; growth of 5.1%
- Ages 65+: 10.7% of the overall SCNC population; growth of 8.9%, largely attributed to an aging population⁷

Of the total SCNC population, 38 million are working-aged adults who would benefit significantly in the areas of their career and overall economic security if they completed a degree or credential. Higher educational attainment not only correlates with increased earnings but also enhances workers' ability to adapt to technological and economic shifts. For instance, Georgetown University Center on Education and the Workforce estimates that, by 2031, 66% of all good jobs⁸ will require a bachelor's degree or higher, underscoring the importance of postsecondary education in the evolving labor market for securing economic mobility and good job prospects. Success in the workforce will also help many SCNC learners pay off burdensome student loan debt, which they currently carry without the benefit of having a credential.

⁴ Berg, B., et al., June 2024.

⁵ Ibid.

⁶ Ibid.

⁷ Ibid.

⁸ Georgetown University Center on Education and the Workforce's 2024 report says these jobs also provide median earnings of \$74,000 and \$91,000, respectively, with most workers earning between \$62,000 and \$116,000. Such earnings far exceed the median for those on high school or middle-skills pathways, reinforcing the economic benefits of higher education. Additionally, those who hold bachelor's degrees experience better career advancement opportunities and greater job stability compared with their counterparts in other educational pathways.

Where SCNC Learners Re-enroll

Among the 40.4 million SCNC learners, more than 943,000 re-enrolled in the 2022–2023 academic year.⁹ The data on re-enrollment trends from NSCRC indicates that more than half of SCNC learners returning to college prefer public two-year colleges and primarily online institutions (POIs) – institutions more likely to offer more accessible and flexible programs.

For example, a significant number of learners who stopped out from traditional four-year institutions re-enrolled at public two-year institutions and POIs.

Of those students who re-enrolled at public two-year institutions:¹⁰

- 43.3% were previously enrolled at public four-year institutions
- 33.9% were previously enrolled at private non-profit institutions
- 34.9% were previously enrolled at private for-profit institutions

Of those students who re-enrolled at POIs:¹¹

- 18.4% were previously enrolled at public four-year institutions
- 20.6% were previously enrolled at private non-profit institutions
- 33.3% were previously enrolled at private for-profit institutions

Data indicates that students often stop out of higher education due to financial constraints, family responsibilities, and academic struggles.¹² One survey of more than 40,000 learners indicated that the leading reason learners stop out is the challenge of balancing work and their studies; these learners might be more likely to re-enroll if they had access to a more affordable, flexible, and career-connected higher education program.¹³ These findings help explain why a significant number of SCNC learners choose to re-enroll in more flexible programs, often online, to balance their educational pursuits with personal responsibilities.

Overall Higher Education Enrollment Trends

The rise of online enrollment among SCNC learners reflects broader trends in higher education nationally. Despite the recent uptick in enrollments reported by the NSCRC in Fall 2024, overall enrollments are expected to continue to decline nationally due to the demographic cliff and the shrinking high school-aged population in the U.S.¹⁴ Amid this backdrop, online enrollments have been steadily increasing.

⁹ Berg, B., et al., June 2024.

¹⁰ Ibid.

¹¹ Ibid.

¹² American Council on Education & UCLA, 2024.

¹³ Strada Education Network, Lumina Foundation, and Gallup Research.

¹⁴ Nietzel, M., January 2025.

For example, data from the Integrated Postsecondary Education Database System (IPEDS) shows:

- Overall enrollments are declining nationally: the total unduplicated headcount (undergraduate and graduate) at Title IV participating institutions in 2022–2023 was 24.93 million, down from 26.09 million in 2019–2020.¹⁵
- Online enrollments are growing steadily nationally: Over this same period, from academic year 2019–2020 to 2022–2023, IPEDS indicates that:
 - Learners enrolled exclusively online at both the undergraduate and graduate levels increased from 5.72 million in 2019–2020 to 7.45 million in 2022–2023.¹⁶
 - Learners enrolled in some online courses also increased from 7.50 million in 2019–2020 to 8.50 million in 2022–2023.¹⁷
 - Learners not enrolled in online courses decreased: the number of learners taking no online courses decreased from 12.87 million to 8.99 million over this same period.¹⁸
 - One trend that stands out among overall online enrollment growth is the notable increase in online enrollments at community colleges in recent years.¹⁹

While the COVID-19 pandemic played a significant role in this uptick, enrollment growth in online education preceded the pandemic. The increase includes growth at POIs as well as expanded online and hybrid offerings at traditional institutions, nontraditional institutions, and community colleges.

Applying a Learner-Centered Design Framework to Re-enroll SCNC Learners

While students are choosing more flexible options, including online, to complete their degrees, online program outcomes have shown lagging success rates compared with in-person programs. Nationally, IPEDS data from 2021–2022 indicates that the graduation rate for POIs six years after first-time full-time bachelor's students enroll is 20.9%, compared with 64.6% for all institutions.²⁰ For SCNC learners in particular, combined two-year credential earning rates by sector for public four-year, private nonprofit four-year, and private for-profit four-year schools are all about 15%, compared with 13% among two-year public schools and 11% among POIs.²¹ Many of today's learners and SCNC learners face unique challenges including full-time jobs, family responsibilities like raising children or caring for loved ones, and other commitments while they are pursuing their degree part-time. These factors often impact their pace or extend the time it takes for many of these learners to graduate.

As students turn to online education for greater flexibility, institutions should not only provide quality learning opportunities to learners but also meet them where they are, regardless of modality, supporting them to their degree or credential completion. At its core, learner-centered design means delivering education in a manner that reflects a learner's lived experience, meets a diverse range of needs that support persistence, and provides for economic safety and social mobility.

¹⁵ IPEDS data explorer, 2019–2020 & 2022–2023 data.

¹⁶ Ibid.

¹⁷ Ibid.

¹⁸ Ibid.

¹⁹ Weissman, S. November 2023.

²⁰ IPEDS Explorer, 2021–2022 Data.

²¹ Berg, B., et al., June 2024.

Given the trajectory of learner needs and preferences toward more flexibly delivered options, learner-centered design must include delivery of quality higher education across a range of modalities and program offerings, including competency-based education, career-connected work-based learning opportunities, and asynchronous options. In addition to offering flexibility, programs should provide robust wraparound supports such as high-touch academic advising, access to mental health supports, and career counseling.

The Center for Higher Education Policy and Practice's (CHEPP) Learner-Centered Design Framework (see [Figure 1](#)) unpacks the elements of learner-centered design, demonstrating how institutions and systems can center the learner in institutional mission, vision, and processes. The framework also details the key components of a learner-centered experience — academic relevance and engagement, learner agency and awareness, and student experience.²²

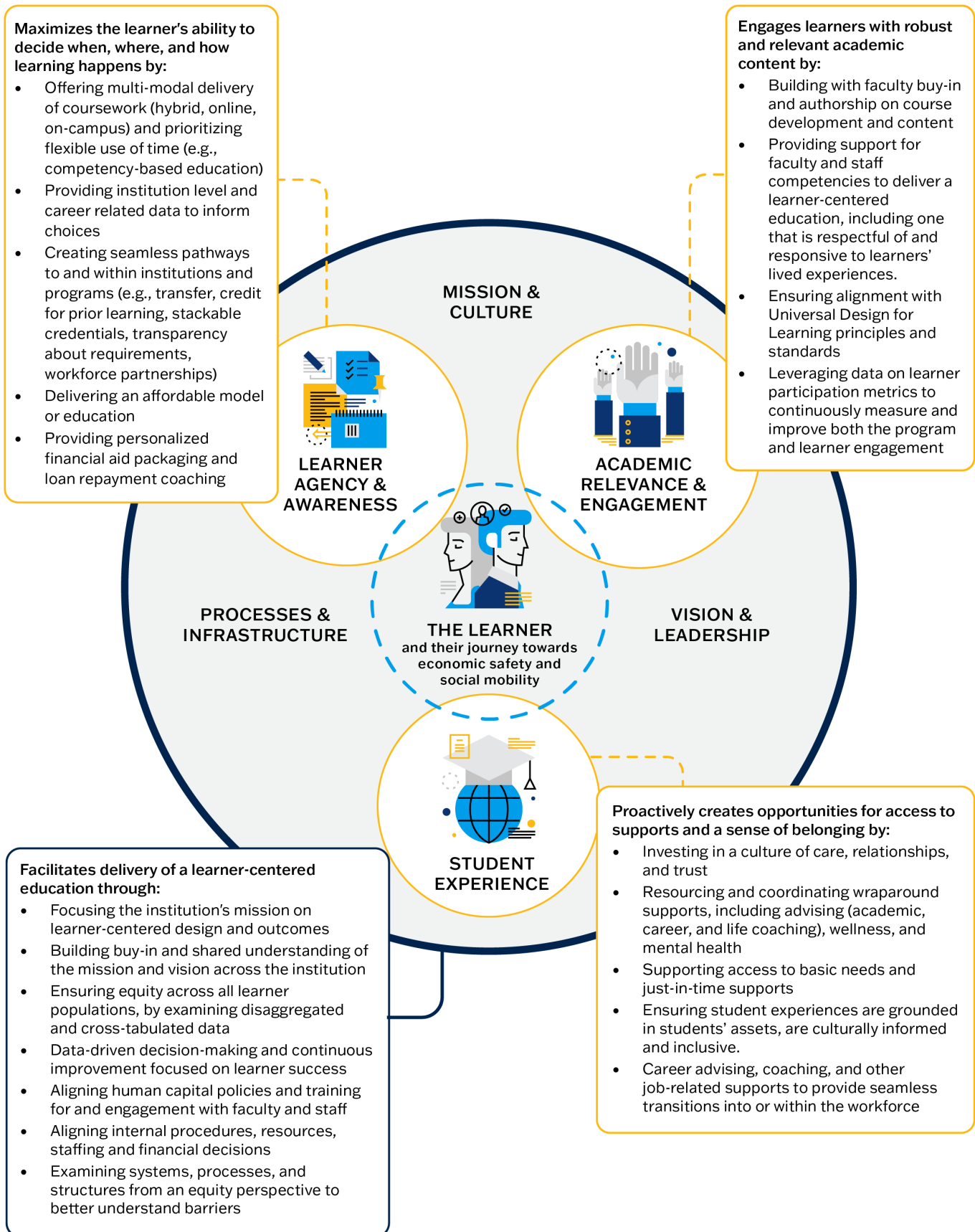
- **Mission, Vision, and Processes:** Delivering on learner-centered design requires clear leadership and vision, including institutional mission, culture, and aligned goals. This type of leadership and culture development is critical for expectation-setting on organizational decisions and building buy-in across stakeholders to deliver on the mission and vision. Systems and infrastructure must align with the design to facilitate organizational change, whether through budgetary decisions or human capital policies. They must also utilize data to drive toward continuous improvement.
- **Learner Agency and Awareness:** Offering multiple modalities, including online, maximizes a learner's ability to decide when, where, and how learning happens. Additionally, improving learner agency also requires providing data to make informed program and career choices, prioritizing flexible use of time (e.g., offering competency-based education options), offering seamless pathways (e.g., maximizing transfer credit, credit for prior learning, stackable credentials, transparent requirements, and workforce partnerships), reducing costs to make higher education affordable, and providing personalized financial aid packaging and repayment coaching.
- **Academic Relevance and Engagement:** The best-designed online courses are built with faculty buy-in, authorship, and support for both credits and competencies. They are also paired with online academic supports and resources, ensure Universal Design for Learning principles and standards, are respectful and responsive to learners' lived experiences, and leverage data on learner participation metrics to continuously measure and improve engagement. To improve online outcomes, providers must develop and implement stronger, more intentional course design coupled with easily accessible, wraparound supports for students.
- **Student Experience:** Online wraparound supports must include broadband access, computers and other technology, student services, universal design and disability accommodations, health and mental health services, academic support, IT, financial aid, advising, career counseling, and other components that on-campus students would easily access. Providing online instruction without these elements creates hurdles for learners who need flexibility across the entire spectrum of their post-secondary experience.

More details on the framework (see [Figure 1](#)) and how it can be applied in practice can be found in CHEPP's paper, [Online by Design: How Learner-Centered Higher Education Design and Delivery Accelerates Equitable Access and Outcomes](#).

²² CHEPP, January 2024.

Figure 1. A Learner-Centered Framework

A Learner-Centered Design Framework



Re-enrolling SCNC learners requires a commitment to create more flexible learning models with intentional design and comprehensive support systems and to use data to continually improve learner supports and experiences. Flexible modalities are not merely a convenience for today's learners; they are a necessity. By centering these learners in higher education systems, colleges can bridge the gap between access and success, providing all learners with the tools they need to thrive. Intentional program design coupled with robust support can enable millions of Americans with SCNC to complete their degrees and credentials, enrich their communities, and achieve economic safety and mobility.

Increasing the attainment of quality degrees and credentials for the SCNC population will not only help learners reach their full potential but will also contribute to overall economic success at the regional and national levels that rely on a skilled workforce.

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