Bridging the Working Adult Learner Persistence Gap: Structural Factors

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Foreword

As more employer-sponsored working adult students enroll in degree and credential programs, companies and academic providers face a shared and increasingly urgent problem: how to improve low retention and persistence rates for working adult students.

This paper focuses on the structural barriers and solutions for increasing working adult student persistence as part of Guild’s three-part series, Bridging the Working Adult Learner Persistence Gap, which explores underlying influencers of in-school persistence for working adults. The series examines persistence in terms of three independent yet interrelated “pillars”:

### Three Main Pillars of Persistence for Working Adult Learners

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Structural Factors

“[My biggest worry is] financial hardship causing a need for increased work hours which will impact my education abilities.” — ACTIVE BACHELOR’S STUDENT

The most obvious barriers to persistence are what we might call “structural” in nature. They have to do with a person’s position relative to large-scale social and economic systems. These systems frame the way we move through life and what we are able to imagine is possible. Three of the most common (and often linked) structural elements that impact persistence for working adult students are wealth, caregiving, and time.

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Wealth

Under-resourced students tend to be less likely to persist, and nowhere is that clearer than when we look at the wealth of a student and their family. The Urban Institute\(^1\) conducted a longitudinal study of college student outcomes and found that the relative wealth of a student’s family of origin was a significant predictor of in-school persistence and completion, even when differences in student income and demographics were accounted for. Students coming from high wealth (top quartile) families were about twice as likely as students from low wealth (bottom quartile) families to persist through two years of school, and ultimately complete four-year programs.

\(^1\) Braga, Breno, et al. *Wealth Inequality is a Barrier to Social Mobility.* The Urban Institute, April, 2017.
Higher family wealth carries with it the likelihood that a student was brought up with the resources to prioritize education. Growing up, students from high wealth families likely had access to high-quality learning materials and environments, and also had exposure to higher education through their families. Students with higher family wealth are also less likely to be first generation students. First generation working adult learners do not have parents with the lived experience of navigating higher education, and as the children of people without college degrees, they are more likely to have come from an under-resourced household. The impact of first generation status on persistence is striking: first generation students have been found to be twice as likely to have stopped out of their program at the three-year mark than continuing generation students. That carries significant implications for the working adult student population as about a third of working adult learners pursuing education through an employer benefit are first generation students.

Many students take on debt in order to pay for tuition, and research has shown that reducing student loan debt burden is a matter of racial equity. According to The Education Trust, Black families often have to take on more debt in order to finance higher education than white families. Furthermore, four years out from graduation, half of Black students owe more than their original loan amount, whereas only 17% of white students still owe more than they borrowed. These disparities can be attributed to disparities in family wealth and uneven post-graduation labor market outcomes. According to National Student Clearinghouse reports, Black students are also more likely to enter the workforce saddled with student loan debt, but without the benefits of having a degree.

As heads-of-households financing their own educational journeys, the ability of working adult learners to succeed in school is closely tied to the ability to make a living. Those in the top income quartile have a graduation rate of 77%, whereas those struggling to earn a living in the bottom income quartile have a graduation rate of 11% (Horn and Moesta 2019). The impact of income can be seen as early as three months, and this impact increases over time, with students making less than $15K in household income per year seeing the steepest declines in persistence.

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2 Torpey, Elka, Measuring the Value of Education, US Bureau of Labor and Statistics, April, 2018. BLS data show that individuals over the age of 25 who have a bachelor’s degree make roughly $24K more per year than those with no degree or college experience.
3 Braga, Breno, et al, Wealth Inequality is a Barrier to Social Mobility, The Urban Institute, April, 2017. First-generation students from high-wealth families have a 32% four-year degree completion rate, whereas those from low-wealth families have a 14% completion rate.
7 Judith Scott-Clayton and Jing Li, Black-White disparity in student loan debt more than triples after graduation, Brookings, October 20, 2016.
8 Completing College: National and State Reports, National Student Clearinghouse Research Center, December, 2020. Black students completed their 2 and 4 year college programs at rates 46% lower than their white counterparts within a six year completion window.
Persistence increases with income, up through middle income (or around $75K). At higher levels of income, persistence seems to decline again, which makes sense if we take caregiving into account. Students with annual household incomes of $75K or more are much more likely than students in lower income brackets to have caregiving responsibilities.

Wealth isn’t limited to income alone. It is also linked to discretionary time that can be dedicated to learning. Working adults in low-wage jobs tend to have less control over their schedules, and may work irregular hours in customer-facing or manual labor roles. This in turn can conflict with time available for school work, resulting in exhaustion and lower persistence.

Caregiving

“Just be supportive during this time as I try to balance being an essential worker, a teacher to my daughter, and continuing my education.” — STOPPED OUT BACHELOR’S STUDENT

In addition to providing a living for themselves, 45% of working adult learners are caregivers (Guild surveys 2019-2021). What makes caregiving a “structural factor” is the way it comes into conflict with paid work and educational attainment. Caregiving in the context of families, homes, and communities is in competition with the increasing amount of paid work most people have to take on in order to make a living. It can also come into conflict with the time students are
able to dedicate to school work as caregiving often requires prioritization, and emotional labor\(^9\) doesn’t stop when other types of work begin. While caregiving may provide motivation to succeed as well as a foundation for managing priorities with limited time, by twelve months, student caregivers have persistence rates that are 10% lower than those without caregiving responsibilities.

The impact of caregiving is not equal by gender or by racial / ethnic identity. 26% of women students are single parents versus 7% of men.\(^10\) When we asked stopped-out students what would increase their likelihood of returning to school, women were twice as likely as men to say they require more help with dependent care, and of the women who responded this way, the majority identify as Black or African American.\(^11\) This means that access to caregiving support carries diversity, equity, and inclusion implications related to persistence and retention for both employers and academic institutions.

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**STUDENT SPOTLIGHT:**

It’s worth noting that although caregiving can be a barrier to a working adult’s ability to make space for higher education, research suggests that caregiving can also improve academic success. Though they may be less likely to graduate on time, student parents tend to earn higher GPAs than their non-parent peers (Parents in College by the Numbers, 2018).

**Meet Leann**

Being a parent was a major reason why Leeann decided to pursue a degree as a Guild student. Knowing that expanding her skillset could open up greater career mobility represented an opportunity to protect both herself and her daughter from future financial struggle.

At the time, daycare cost $260 per week, and as a single parent, this meant the cost of working was significant.

But for Leeann, persisting through the barriers inherent to pursuing a degree as a single parent and full-time employee was a chance to send a powerful message to her daughter. “The fact that I even had the courage, at my age, with being a full-time mother, working full-time, to go back—it says a lot. I want her to know she can get it done no matter how long it takes, no matter anyone else’s opinion, no matter how quickly someone else did it.”

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\(^10\) Guild internal survey August, 2020 (women n=668; men n=334)

\(^11\) Guild internal surveys 2019-2021 (n=95)
COVID has intensified the impact of caregiving on persistence, as many working adult learners balance care for younger children, homeschooling older children, and time for their own studies with work and other responsibilities. About half of students surveyed in the fall of 2020 reported that an increase in caregiving responsibility due to the pandemic has made it difficult to pursue their academic goals. Caregiving and work therefore both factor into the balance of time that working adult learners must strategically maintain in order to persist.

**Time**

“Students need more time to do their schooling. That was the biggest problem that I had. Trying to work 40 hours a week plus deal with life. Just didn’t have enough time to get to it.” — STOPPED-OUT STUDENT

Time broadly accounts for the most significant obstacle to working adult learner in-school persistence. 76% of active Guild students work more than 30 hours a week. And 34% of prospective students considering enrolling feel that they would need to work fewer hours in order to follow through with their educational goals.

![Approximately How Many Hours Do You Work During A Typical Work Week?](chart)

Contemporary work schedules are often characterized by non-standard work hours and fluid scheduling, which can make it difficult to achieve work-life balance, especially for people working in retail, food service, and the gig economy. This can make attending synchronous classes, either online or in-person, difficult for a significant percentage of the working adult student population.

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Even in situations in which asynchronous learning is available, time can still pose a major barrier to persistence. Although it may not seem like a social or economic force, time is an unequally distributed resource in much the same way that wealth and education are. Discretionary time, or “the time remaining after deducting the hours an individual needs to spend in paid work, unpaid work and personal care in order to keep out of poverty and meet minimal social standards,” affords a person the space to envision a career plan, do the preliminary work of applying to school, budget learning time, participate in civic/political life and more. A dearth of discretionary time is known as time poverty.

**Most working adult learners are balancing work, school, and family life in the context of time poverty.**

Although the roots of structural influencers of persistence are beyond the reach of individual people, departments and institutions to change on their own, there are ways that academic institutions, employers, and education benefit providers can collaborate to help mitigate structural barriers and create conditions for the success of students of all backgrounds. Structural solutions can be implemented at different levels of scale and can smooth the pathway for working adult learner persistence.

### Structural Solutions

**Making an impact at different levels of scale.**

The higher education ecosystem is complex, and the components that comprise it can make an impact on student persistence both individually and collectively. With this in mind, we explored solutions at different levels of scale within the higher education ecosystem. Those levels of scale are: the institutional level (policies and processes), the relational level (community and social relationships) and the programmatic level (program design and delivery).

**Areas of impact:**

#### Institutional

What policies and processes can universities and employers adopt to help working adult students persist?

- Eliminate out-of-pocket tuition costs for working adult students.
  Financing higher education is a significant barrier for many working adult learners. Among prospective students who don’t have access to a tuition assistance benefit, cost is the number one concern preventing them from taking the next step (Guild survey 2020).

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One of the most important ways higher education institutions, employers, and policy makers can collaborate to address this crisis and improve persistence for structurally-disadvantaged students is to offer tuition assistance and ideally debt-free degrees. Eliminating the need to pay out-of-pocket or go into debt to access education and training programs could provide routes to economic mobility for millions of people. **Guild and our partners have helped eligible workers avoid hundreds of millions in education costs in just the last couple of years.**

- **Aggregate resources for student success.**
  Earning a degree while contending with time poverty is stressful, and the pandemic has certainly exacerbated that stress at work, at home, and in the (virtual) classroom. Most academic institutions offer some form of wraparound supports (e.g. mental and physical wellness services, financial services, child care assistance, help navigating social safety net resources, etc). However, the patchwork of a particular institution’s resources can be difficult to piece together for people who already have too much on their plates.

  Some education researchers have suggested aggregating local resources for campus and community support into the course management system so that students can access all of that information in one place (CAVINATO ET AL, 2021).

Organizations like Achieving the Dream argue for proactive, holistic wraparound supports for every student, where each support function informs the others. Students should not have to try and seek out basic resources they need to succeed at school or be asked to rehash their needs repeatedly to different offices/organizations.

- **Invest in caregiving supports**
  Support for student caregivers requires putting the caregiving relationship at the center of the student journey, as in the two generation or whole-family approach promoted by The Aspen Institute. According to this approach, supporting student caregivers means removing obstacles that may not seem directly related to their educational journey, like providing family literacy services and child health screenings in addition to providing support with child care.

  Employers and higher ed institutions should also explore opportunities for on-site and/or on-line support. A commonly sought but often overlooked resource is support with time management.

  Over 40% working adult students surveyed by Guild seek time management assistance. Providing students with resources to improve time management can be a powerful way to support persistence for working adults.
sponsored child care programs for working adult learners. Prime examples are: the UCLA Early Childcare and Education Centers and the University of Massachusetts Center for Early Childhood Education which provide on-campus childcare for students and faculty and a field-based learning experience for students studying to be early childhood educators, and the Beehive, an employer sponsored childcare center for employees of Guild Education.

**Relational**

How can universities and employers empower working adult students to build networks and leverage social relationships toward their academic and career goals?

- **Help students build and leverage personal networks.**
  Many students look to their personal networks and communities for career and academic guidance. 40% of participants in a Guild career coaching program say they look to friends and family for help achieving their career goals. While students from low-income homes are less likely to count people in high-ranking industry roles among their connections, it is crucial to help working adult learners identify the unique strengths in their personal networks and leverage them for success.

  A powerful way to help boost personal networks is through affinity or resource groups. These *enable students or employees to form communities based on shared interests or identities*, which are then recognized and supported to some degree by the school or employer (e.g. parent learners groups). The benefits of affinity/resource groups are that they are grassroots initiatives where students and workers set the agenda and create the guidelines for participation and inclusion. They can also be used to advocate for students and workers in a voluntary, mutual support capacity (see Harvard’s Graduate School of Arts and Sciences, or University of Washington’s Human Centered Design Program).

**Programmatic**

What design and delivery interventions are most effective at increasing persistence for working adult students?

- **Leverage equity-based design frameworks to make learning inclusive.**
  Caroline Hill, founder of 228 Accelerator, created a framework called equityxdesign to transform learning systems by focusing on the experiences of people traditionally on the margins. Hill points out that design thinking centers on the user, and that to design equitable systems, we must design in a way that supports access and persistence for students who face the most barriers.

  **Hallmarks of equityxdesign:**
  - Centering marginalized participants in innovation
  - Intentional human-centered design
  - Understanding how historical legacies of inequality shape our collective present
  - Design thinking: complex, iterative, targeted solutions to systems-problems
• **Continue to offer flexible delivery with self-paced and asynchronous options.**

While the pandemic forced most programs online, as campuses plan to reopen in-person classes in the fall, many working adult students indicate that the option to continue learning online is preferable. Delivery is central to equitable design. In an online environment, issues of equity and accessibility can be exacerbated due to tech infrastructure, tech access, and availability of dedicated learning space. For example, 27% of Indiana University students surveyed for the Fall 2020 National Survey of Student Engagement said that they didn’t have a sufficient study space. Dr. Anna Cavinato and fellow STEM professors found that **having asynchronous and synchronous components of the class as well as recording all lectures and student discussions helped students with less predictable schedules stay involved** in the course. Furthermore, breaking down recorded lectures into 10-15 minute “mini lectures” made the material more accessible to those with unreliable wifi access (Cavinato et al, 2021).

Indeed, self-paced programs and programs with more flexibility in terms of deadlines and assessments are a key way to make education accessible for working adult learners. The vast majority of Guild students work full time with 40% working more than 40 hours per week. Many of these students have found self-paced, asynchronous courses are the only way to fit school into their busy lives. Providing programs where it is possible to take a light course load and schedule in short breaks, during and in between courses, makes learning more manageable without sacrificing rigor.

### Conclusion

The structural barriers commonly faced by working adult students can be prodigious, but they are also highly addressable. By providing access to debt-free education, comprehensive wrap around supports inclusive to caregivers, support to help students build personal and professional networks that can help with career advancement, and flexible, equitably-designed delivery models, employers and academic institutions can create the missing structural supports necessary to help working adult students persist and achieve educational attainment.
Authors

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Mackenzie is a researcher and content developer at Guild’s Learning Marketplace. Her work focuses on understanding the whole-person experience of working adult learners and the role of higher education in shaping equitable pathways to the future of work. Mackenzie has a Master’s degree in cultural anthropology and is pursuing her PhD in cultural anthropology at the University of Massachusetts Amherst, where her research has centered on mental health policy, chronic disease management, subjectivity and inequality.

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At Guild, we are working to make education more equitable, accessible, and valuable for working adults. Are you interested in joining us on our mission to educate America’s workforce? Please get in touch!