

Philadelphia's Under Served Market: Adults Who Have  
Some College Credits,  
But, No Degree

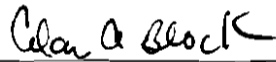
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ABSTRACT

The Philadelphia region is home to over 80 colleges and universities. The city ranks as one of the largest educational centers in the country; however, in the city of Philadelphia, over 80,000 adults have at least one year's worth of college credits, but have not yet attained their degree. There are many challenges for these adult learners. Three major barriers seem to impact the adult learner the most: institutional, situational and dispositional barriers.

Many career fields today require not only a formal education to enter, but also for any type of advancement. Employers are looking for a creative and knowledgeable workforce. In Philadelphia, the number of adults having some college credits is higher than those who have actually completed a degree. Philadelphia's challenge is keeping up with the fast pace and growing demands of the economy. The 80,000 adults with some college credits, but no degree is the population Philadelphia plans to work on first to build a talented and knowledgeable work

force in the city.

Self-discipline is the key to being a successful student while working, caring for family and taking classes. With the support of the institution and the administration, the adult learner can succeed!

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Mom!!! I promised you I would complete this ☺, I miss you, this one's for you!

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## Chapter I: Introduction

### *Statement of the Problem*

The Philadelphia region is home to over 80 colleges and universities. The city ranks as one of the largest educational centers in the county. Nevertheless, due to the large number of residents with little formal education and poor skills, many Philadelphians are currently living in poverty. The city ranks first in the nation in percentage of people living in poverty. Still, in the city of Philadelphia, Pennsylvania, over 80,000 adults have earned at least one year's worth of college credits, but do not have a degree (2000 U.S. Census Bureau). In the state of Pennsylvania, over 1,400,000 working adults now have some college credits, but no degree (Council for Adults & Experiential Learning, 2008). These adults are working; a majority of them come from lower income backgrounds; they have made many sacrifices to start college, but for many different reasons, were unable to complete their degree. Many different barriers cause adult learners to not complete the degree they started. This chapter will define and discuss barriers to adult re-entry, and will include an overview of adult learning styles.

### *Factors Affecting Re-entry*

Some adult learners are apprehensive about returning to college after spending a long period of time away. They are concerned about whether or not they can compete with traditional students directly out of high school. They worry about the lack of programs available for adult learners on the four-year campuses, and a campus culture that typically caters to younger, full-time students living on campus. Even when adults finally make the decision return to college, often "life happens." Factors beyond their control, like a broken-down car that keeps them from attending classes; the arrival of a new child; can put enrolling for the next semester on hold. Childcare arrangements may fall apart; an older relative may requires additional attention, leaving no time to

study or complete school work. Any of these barriers can place completing a degree at the bottom of the priority list (*Graduate! Philadelphia: The Challenge to Complete*, 2005).

Time and money are the most obvious barriers to retention at most institutions. Many adult students work full-time jobs, or even more than one job; they might have to commute long distances; many are married and have children. Adult learners often have significant family and work commitments and other off campus responsibilities that impede their academic success (Ryan, 2003). It becomes overwhelming and difficult to try to juggle schoolwork, jobs, housework and their children's needs as well. If all of these needs cannot be met, students will drop out (Timarong, Temaungil & Wilma, 2007).

Poor academic preparation is another major reason why 80,000 adult learners in the city of Philadelphia have some college credits, but no degree. Even though some colleges have developed tutoring and mentoring programs to cater to this population, progress in this area continues to remain slow and costly. The college or university must have set strategies to increase the completion rates (*Graduate! Philadelphia: The Challenge to Complete*, 2005).

If institutions of higher learning are to help the adult learners in Philadelphia succeed, they must first understand why this population has been unable to attain the degrees they have started many years ago. What are the barriers that are keeping these students from returning to college? There are many challenges for the adult learner; these barriers fall into the following categories: institutional, situational and dispositional barriers.

*Institutional barriers.* For many adult students, institutional barriers can be the most frustrating of all three barriers. All students entering college go through a period of adjustment; however, adult students may need special assistance from the institution during this period if they

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are to succeed. Administrators, faculty and student services staff, must understand the fears, concerns and challenges that are common to adult learners (Siebert, 1996).

To meet the needs of the growing population of adult learners, many institutions of higher education now offer some evening courses. Others have gone further, designing an entire program to accommodate the adult learner. These programs are often referred to as “continuing studies or continuing education.” These courses are designed for the returning adult. Classes are often scheduled in the evening and on the weekends to better accommodate students with jobs. Some continuing education programs are offered at an accelerated level to assist the adult learner in attaining their degree as quickly as possible.

Many schools, however, are still not structured for the adult student. The course schedule, as well as the hours available for student services, typically from 8 a.m.-4:30p.m., does not meet the needs of students who work and care for family.

Furthermore, adult learners often prefer a “one-stop-shop” educational environment. It can be time consuming to meet with an admission counselor in one building, and then travel to another building to speak with a financial aid advisor and, lastly, travel across campus to meet with their academic counselor.

Adult learners in Philadelphia are often limited to enrollment in educational institutions near their residence or employment, making local community colleges and universities the most feasible option. Many community colleges recruit adult learners, but limit their degree options to an associate only. The universities offering four-year degrees typically recruit traditional-age students. The average adult usually never continues on to a four-year college or university to further their education (Gary, Kling & Dodd, 2004).

Far too often, adult learning programs are marginalized, neglected and left out of many higher institutions' mission (Thomas, 2005). The U.S. Secretary of Education's Commission on the Future of Higher Education held a public hearing in Boston to discuss the country's higher-educational system. One of the issues discussed at the hearing was challenges faced by working adult learners in institutions of higher education. Many adult students and college administrators spoke on the issue of affordability, access and institutional accountability. The U.S. Secretary of Education's Commission on the Future of Higher Education (as cited in Sharma, 2006) states that:

Our current system of higher education is not adequately serving working adults. Of those who do enroll, the vast majority never actually receives a college degree and are unsuccessful at obtaining the economic, professional, and personal advancement that they hoped to realize... Our nation's colleges and universities must collectively acknowledge the need to educate more working adults. Traditional modes of instruction and student support must be re-examined and adjust to meet these student's unique needs...(pg. A55)

Institutional barriers often result in low retention rates for a college or university (Fairchild, 2004).

*Situational barriers.* Situational barriers are personal and usually relate to family and work. Parents may feel guilty about being unavailable when their children need them. Many parents of younger children, under the age of 13, may find more difficulties attaining a degree due to the constant demands of their young child. Parents of older children, 13 years old and older, may find it easier to continue with their education because the child is often more self-sufficient at this age (Fairchild, 2004).

Another situational barrier for the adult learner is the inability to obtain the maximum financial aid available for full time students. The majority of adult learners, working more than 35

working hours a week, typically are only available to take classes part-time (Russ, 2008).

Subsidized federal funding (need-based/grant money) has dropped drastically over the past two decades due to a shift in federal policy. These need-based grants are being replaced with unsubsidized funding (loans). The major source of subsidized financial aid for lower-income students is the Pell grant. This grant program provides the largest portion of financial aid for many need-based adult learners. The program is under-funded and currently has a deficit of \$4 billion, up from \$1 billion two years ago (U.S. Department of Education, 2004). The Department of Education's 2004 budget included \$10 billion in credit and deductions for interest on student loans and any direct educational expenses. Yet, the adult learners with a lower income may not receive these benefits, because they do not have the tax liability to benefit from this incentive.

Due to the growing, unmet need for financial aid, commercial loan providers are entering institutions of higher education. This type of loan is only granted to those with assets. Lower-income students and their families are at a serious disadvantage. Often, they do not have the means for collateral to secure a loan. The state of Pennsylvania has permitted tuition increases, so that lower-and moderate-income families have no other option but to depend on financial assistance. Graduate! Philadelphia-The Challenge to Complete (June 2005) reports:

Pennsylvania received an "F" grade for college affordability in "Measuring Up 2004: The State Report Card on Higher Education". This report concluded that "our colleges and universities, even community colleges, are simply too expensive for many of our residents." The cost of one course credit at the Community college of Philadelphia is well over \$75, which translates into an annual, full-time tuition rate of \$2,500-among the highest in the country (pg. 31).

Poor financial planning is another major reason why so many adult students drop out of institutions of higher education (Timarong, Temaungil & Wilma, 2007). Many adult learners succeed academically in their programs, so academic failure did not prevent them from completing their degree. As stated previously, the lack of finances, conflicting demands on time and lack of transportation and childcare cause students to drop out. Due to time restraints, adults are often only able to attend school part-time, limiting their eligibility for financial aid which puts them back in the cycle of that large number of Philadelphian's who have some college credits, but no degree attained (Graduate! Philadelphia: The Challenge to Complete, 2005). A student may be able to sacrifice other expenses to attend college, but basic needs in the family take priority over educational endeavors.

Adults encounter significant stress in resolving challenges when dealing with their multiple roles as a possible parent, caring for an aging parent and the new role as a student (Gary, Kling & Dodd, 2004). The responsibilities for managing a career and an education are often the most common situational barrier. The adult learner may have to compromise work to attend school and care for family.

*Dispositional barriers.* Dispositional barriers are often compared to role overload. This barrier is internal rather than external. A dispositional barrier represents a person's attitude about self and learning. The daily demands of work, family and education can often lead to high stress, anxiety and depression for many adult learners. Feelings of guilt are often present with dispositional barriers. The support of family and friends is imperative to overcome dispositional barriers (Fairchild, 2004). Retention and achievement rates of adults are much more positive when they are surrounded by supportive family members and friends (Keith, Byerly, Floerchinger, Pence & Thornberg, 2006).

Terrell (as cited in Benshoff & Lewis, 1992) noted that women tend to be very anxious about returning to college. They may feel guilty about not “being there” for their children; they worry about the quality and expense of childcare. Women are often concerned about their responsibility for maintaining their role within the family. The internal worry is whether their family will support their return and if they will have individual free time for studying (Benshoff & Lewis, 1992).

All of the barriers and challenges discussed may stem from a student’s traditional schooling. The adult may come from an educational background where they were unable to gain strong study skills (Timarong, Temaungil & Wilma, 2007). Many adults have had somewhat of a negative learning experience during grade and high school. For a variety of reasons, they feel inadequate when it comes to learning through formal educational programs. Other adults, who may have done well in their earlier schooling, still lack confidence for further schooling efforts due to what they perceive as rusty study skills, poor reading or math skills, test anxiety, or other such learning barriers (Kuhne, 2005).

Fear is a common barrier for the adult student. Some adult learners are first-generation students (Gardella, Candales & Ricardo, 2005). First-generation college students are often at higher risk for not completing their degree. They grew up in environments where they were not expected to go to college, nor did anyone in their families have a college education. Enrolling in a course was an act of faith. The lack of previous family college experience can make it difficult for the student to aspire to something that no one in their household has achieved (Graduate! Philadelphia: The Challenge to Complete, 2005).

For many adults, low self-esteem is a barrier to accessing learning. Self-esteem is the confidence in one’s ability to think and to cope with the basic challenges in life (James, 2003). It is

the feeling of being worthy and deserving. Low self-esteem blocks one's ability to assert his or her needs and wants, it blocks the ability to achieve one's goals and enjoy the fruits of their efforts (James, 2003). McGivney (as cited in James, 2003) notes that dispositional barriers to learning often are due to an absence of self-esteem and confidence. Unemployment, unsatisfying employment, poor health, abusive relationships, poverty age or stress are challenges that some adults face daily. With these stressors, making a step to learn seems like one step too far. These are the adults we want to attract into a learning environment. Those adults living with low incomes, unemployment, struggling from day to day, can gain a sense of confidence and self-esteem through learning. Learning builds confidence in one's ability to think and to cope with the daily challenges life presents. Learning can build confidence in feeling worthy, deserving, entitled and able to achieve one's goals (James, 2003).

Low self-esteem can hinder the motivation of an adult learner. The student may not feel a sense of belonging. He or she may feel unsafe and unsure of their purpose while attending institutions of higher education. Despite the fact that low self-esteem is a barrier to participating in learning, if the adult learner who can overcome this barrier and participate in learning, often their self-esteem will increase (James, 2003). Studies also reveal that adult learners who enter institutions of higher education with a positive attitude and high self-esteem are more able to participate in the learning process and feel less threatened (Okezie, 2003).

### *Learning Styles and Disabilities*

*Adult learning styles.* The average adult has a set way of doing things in life. These adults address personal concerns in a specific way; they set and attain goals in their own way. When an adult student enters a classroom setting, he or she typically has a fixed mindset on how things

should work. This strong conviction directly or indirectly influences the degree to which the adult learner is willing to engage in the learning process (Okezie, 2003).

There are many different developmental and learning styles. Malcolm Knowles was one of the first theorists on adult learning. A veteran in the field of adult learning described adult learning as a process of self-direction (Russell, 2006). Adult learning is a dynamic and interconnected set of processes that can be social, physical, emotional and cognitive as well as spiritual (Kiely, Sandmann & Truluck, 2004). Adult learners have many specific characteristics. They tend to see themselves as independent, responsible, self-motivated when it comes to self-concept. With learning, adult students draw from their prior knowledge and the diversity within their real-life responsibilities.

*Changes due to aging.* Merriam and Caffarella (as cited in Ryan, 2003) argue that adult learners experience a number of sociological, biological and psychological changes that may affect their learning as they grow older. It is a known fact that the thinking process slows with age. As a result, the student may also need more time to grasp new concepts or to demonstrate knowledge learned (Timarong, Temaungil & Sukrad, 2003). Both sensory and short-term memory begins to change as we age, while the long term memory declines. Older adult learners may struggle to retrieve information or experience difficulties in organizing and processing new material that is being taught as well as being able to process it (Merriam & Caffarella, 1991).

Although the speed of learning tends to decrease with age, the depth of learning tends to increase. In other words, adults tend to learn less rapidly with age, but what they learn is learned at a deeper and more integrative level (Ryan, 2003). Adult learners have a slower reaction to information than the traditional age learners, 18-24 year olds, attending college. Adults need more time to learn new things as they mature. Aging also brings with it a number of physical

complications that can impact an adult's learning efforts. Vision normally declines between ages of 18 to 40. After the age of 40, there is a sharp decline for the next 15 years. Once we reach the age of 55, vision is processed at a slower rate (Intelligence and adult development, 2007). As adults age, these vision changes as well as hearing changes can also create barriers in educational programs (Merriam & Caffarella, 1991). Depending on how long the adult has been out of school, receiving help to recall information learned earlier may be important. Strengthening academic skills, as well as developing study and time management skills is imperative to for success. As previously mentioned, some non-traditional students are stepping into a classroom for the first time in many years. Refreshing these skills prior to returning back to college is important.

*Literacy in education.* Literacy has several meanings in education. Literacy in education includes at least the elements of reading, writing, and calculating. It is very common that some adult learners will lack one, if not all three elements. Academic preparation is imperative for success in the classroom. Students, who generally need more remediation, tend to drop their classes at a higher rate than their peers (Graduate! Philadelphia: The Challenge to Complete, 2005).

Placement testing is often required in many colleges and university to assess the student's needs. Many adults function at low levels of literacy. Although 95 percent of adults in the nation have a reading level of at least fourth grade, almost half of these adults function at a level low enough not to be competitive in the workforce (Wagner, 2005). If an adult student is unable to grasp what the instructor is teaching, an overwhelming level of stress may appear and the student could withdrawal from the course.

*Individual learning styles.* An adult learning style is a biological and developmental set of personal characteristics that make the identical instruction effective for some students and ineffective for others. The Dunn and Dunn Model was developed by Dr. Rita Dunn in 1967. The

model defines two types of learning styles, Cognitive Style Theory and Brain Lateralization Theory. Cognitive Style Theory explains how individuals process information in different ways. It is either learned or a family trait.

Brain Lateralization Theory differentiates the left brain where verbal and sequential processes occur from the right brain. The right brain is where we store our emotions and special processing. Each hemisphere has its own special function. The Dunn model is defined by five stimulus strands that describe how students learn most efficiently, based on their personal strengths: environmental, emotional, sociological, physiological and process. The environmental focuses on factors such as sound (quiet or loud), lighting (bright versus darker) as well as change in temperature, all of which can affect ones learning. The emotional is defined by a student's motivation; their persistence, conformity versus non-conformity, and internal and external structure. The sociological determine if the student learns better alone, in a pair or with a group or a team. A physiological trait is one's perceptual strengths. The time of day may affect an individual's energy levels. Lastly, process focuses on global versus analytic and impulsive versus reflective inclinations (Honigsfeld and Dunn, 2006).

Metacognition is the ability of learners to be aware of and monitor their learning process. Metacognition is similar to cognitive skills, but there is a difference. Cognitive learning is the physical performance of the task, while metacognitive learning is awareness of how the task was performed. Many successful adult students have a wide range of metacognitive skills. Metacognition is broken up into two types: self-assessment and self management. Self assessment is the ability to access one's own cognition, knowledge and abilities. Learners who can master self-assessment often perform better than those who are unaware of self-assessment. Self-management

is the ability to manage one's cognitive developmental skills. The majority of adult learning is focused around self-management skill (Imel, 2002).

Adults all have diverse approaches to leaning. Each adult learner will have a unique learning-style, preference and needs. No two adult learners approach the same task identically. Everyone has strengths, but different people are stronger in some areas than others. Most individual can learn, especially when they capitalize on their learning styles strengths (Honigsfeld and Dunn, 2006).

## Chapter II: Literature Review

### *Need for Education*

Many decades ago, postsecondary education was a privilege enjoyed by very few. The economy did not require a college diploma. Higher education was not always valued; a high-school diploma was the standard. Graduating from high school would place you in a job that could provide the workers enough money to care for their family (Council for Adults & Experiential Learning, 2008). People were able to earn high wages and salaries, living the middle class life without having a college degree. However, times have changed. Jobs that provide promotions without formal training are scarce. Many jobs today require not only a formal education to begin, but also for any type of advancement. Employers are looking for a creative and knowledgeable workforce. The globalization of jobs is highly based on the knowledge-driven economic development. More than ever before, we are counting on creative and innovative workers to drive the growth of the economy as it becomes global (Stukalina, 2008).

Over the last quarter century, the economic value of education has increased. Over 70 percent of new jobs, (Philadelphia Workforce Investment Board, 2007) require a postsecondary degree. Employers demand post secondary education in the American economy. The industry is shifting towards a more educated workforce (Harrington, Fogg & McCabe, 2007). Employment opportunities demand a strong work ethic as well as a post-secondary education. The economy is driven by ideas. Many new knowledge-based jobs require some form of post-secondary education not only for advancement, but also for entry.

Due to the decline in manufacturing employment, the demand for less educated workers has dropped while the needs of service industry employment for those with a higher level in education has continued to increase (Harrington, Fogg & McCabe, 2007). The economy will require highly

trained and skilled workers. The majority of workers will be trained for the position and retrained several times during their careers (Wilson, 1995). The job market today needs first-rate professional skills: the ability to learn, explore, design, analyze and innovate. The market demands good teamwork and multidisciplinary skills. Colleges and universities must be able to teach people the skills for the complicated jobs (Stukalina, 2008). The American workforce understands the labor market's need signals nation's postsecondary school enrollment rate to rise and educational attainment to improve. Unfortunately, there is a sizable educational deficit among the nation's residents. These deficits result in lower incomes levels which in turn affects overall economic development (Harrington, Fogg & McCabe, 2007).

#### *Philadelphia's Need*

The city of Philadelphia, as well as our nation as a whole, has made a major shift towards a knowledge-based economy. Philadelphia was known as a proud working class town, with culture, good jobs and good paychecks. The two major industries in the city of Philadelphia are service and manufacturing (Philadelphia Workforce Investment Board, 2007). The service industry has a larger population and concentration of workers in the college labor market: managerial, high level sales positions, technical and professional occupations. Employers hire college-educated workers who possess the skills to handle the task in these jobs. Only two percent of employees in the service labor market are high school dropouts. Six out of ten workers in these positions have a four year degree or higher (Harrington, Fogg & McCabe, 2007). The industry focuses on highly educated workers.

The manufacturing industry maintains more blue collar occupations, and thus, supports a smaller share in the college labor market. Over twenty percent of blue-collar workers are high school dropouts. Only six percent of blue-collar workers have a four year college degree or higher. The manufacturing industry is more likely to employ those with lower levels of education

(Harrington, Fogg & McCabe, 2007). Many Philadelphia residents were employed at factories, warehouses and shipyards docks; however, the factories and industries that employed a majority of the city's residents, no longer exist (Philadelphia Workforce Investment Board, 2007). The new manufacturing industry as well as the service industry requires a different type of workforce including different levels of educational attainment as well as skills (Harrington, Fogg & McCabe, 2007).

#### *Education and Income*

Not only are educational attainment numbers low, household incomes dropped. The size of the city's middle class has dropped. In the city of Philadelphia, the average person who does not complete a high school education will cost taxpayers about \$274,000 over the course of a lifetime, as well as over \$83, 000 in criminal justice costs (Philadelphia Workforce Investment Board, 2007). Poverty is on the rise in this city. These economic challenges are the main cause for Philadelphia's low rates of adult employment as well as the city's poor higher educational attainment (Brookings Institute, 2003).

The challenge for Philadelphia is to keep up with the fast pace and growing demands of the economy. Many residents of the city are not qualified for these new positions being created. A skilled workforce is important during this economic change, yet nearly half of Philadelphia's able-bodied adults, 45 percent, are not working or looking for work (Philadelphia Workforce Investment Board, 2007).

The city of Philadelphia is seen as a premier location for today's business and industry leaders. To meet this expectation, the city must educate workers to meet these demands. With the economy demanding college credentials and more complex problem-solving skills, Philadelphia's low level of education presents a significant challenge to the city's economic and social growth.

Sixty percent of the residents are considered to be low literate, making it hard to advance in their employment or compete for a job (Philadelphia Workforce Investment Board, 2007). The problem plaguing Philadelphia's neighborhoods can be tied to many of the issues of an undereducated workforce and joblessness. Due to the low levels of education among residents within the city, Philadelphia is stifling the growth of current businesses, continuing to deplete the already over-extended tax base and finding the challenge to attract new opportunities very difficult (Philadelphia Workforce Investment Board, 2007).

Cities are always reinventing themselves. Having a skilled work force is a crucial part of this reinvention process. "A city's economy is built on the talents and knowledge of its residents (Philadelphia Workforce Investment Board, 2007)." Skilled workers can react more rapidly to a painful economy. Educated workers find it easier to react to economic growth and change (Glaeser & Saiz, 2003). The natural employment rate will continue to be low unless educational attainments numbers begin to rise (DePrince & Morris, 2000). Research and statistics show significant results: a college graduate is more likely to get a well-paying, fast growing job than a worker without a college degree (Mastracci, 2006).

Labor market participation, access to employment, and the earnings of members of the workforce are very closely related to their level of education. "Higher education, once the rarefied province of the elite, is now viewed by most nations as an indispensable strategic tool for shaping, directing, and promoting economic growth (Brody, 2007, pg. 2)." The more educated workforce the city of Philadelphia can produce the more likely it is to see greater economic output, higher levels of earnings and incomes that reduce the number of people on welfare and engaged in criminal activity within the city (Harrington, Fogg & McCabe, 2007).

It is no surprise that the city of Philadelphia, once highly known for its manufacturing industry has shifted from a manufacturing economy (Graduate! Philadelphia: The Challenge to Complete, 2005). The city once run by thousands of manufacturing businesses has shifted to a technology-driven workforce. With only one in six Philadelphians having any college credits, Philadelphia will not be able to effectively produce the workforce to improve the city and its economy, nor generate higher wages for the workers (Graduate! Philadelphia: The Challenge to Complete, 2005).

Many manufacturing firms and warehouses have moved to the suburbs, and been replaced by software and biotech companies, drawing “the intellectual types who like the excitement of the city and deliberately locate there (Pryne, 2006). In 2003, only thirty percent of the region’s residents lived in the central city, and only thirty percent were employed within the city. The majority of Philadelphia area workers commute from the surrounding suburbs. The low levels of employment may be reflective of the growing distance between the residents in Philadelphia’s inner-city and the job market elsewhere within the region as well as the low education levels of Philadelphians (Brookings, 2003).

Education will influence the city of Philadelphia to change into a knowledge economy. Education in the broad sense is beneficial to the society as a whole as well as the individual who receives it. Having a college degree allows greater access to employment, higher earnings and access to a wider variety of jobs. Education also improves a city’s economy by increasing the city’s taxable wage base, the quality of labor and supply as well as the quantity, while decreasing the number of adults currently unemployed (Harrington, Fogg & McCabe, 2007). A strong formal education is imperative for the lifelong learning required for success in the changing economy. A post-secondary education can provide the basis for quickly assimilating the specific training

obtained on the job (Wilson, 2008).

Overall, the nation's supply of college graduates has increased, but the increase in the demand for college-educated workers has also increased. Without a college degree, this working population has little opportunity for advancement or stability in their current position. Completing their college degree would create more career options and higher earnings potential for the residence of Philadelphia (Harrington, Fogg & McCabe, 2007).

Only one in seven Philadelphians have a college degree meaning only fourteen percent of working-age adults hold either a bachelor's or an associate's degree. This number is significantly lower than the national averages. "The largest predictor of economic well-being in cities is the percent of college graduates (Pryne, 2006 pg. 1)." Philadelphia ranks 92<sup>nd</sup> of the 100 largest cities in the United States in terms of the college attainment of its workforce (Graduate! Philadelphia: The Challenge to Complete, 2005).

The education needed does not necessarily require one to attain a bachelor's degree. Employers also need workers with associate degrees. The staff support for information technology, allied health workers and pharmaceutical technicians are in high demand in this city. Philadelphia will require close to 12,500 more workers with a range of college degrees by 2010 to keep its economy running as it is currently (Ellis, 2008).

### *Philadelphia's Challenge*

Despite having the second highest concentration of college and universities within the city limits, only four in ten of the labor pools have a high school degree or a GED (Graduate! Philadelphia: The Challenge to Complete, 2005). A specific population that is targeted in the city of Philadelphia to help build a stronger knowledge-based economy--adult learners who have some college credits, but no degree. They are often referred to as "re-entry" or "potential Comebackers."

Graduate! Philadelphia: The Challenge to Complete, 2005 defines this group as:

They are working adults, mostly lower income, working in entry-level or support positions with little job security and few benefits where upward mobility is dependent on a better education. By definition, all Comebackers have some college experience, typically at a community college, but for a variety of reasons were not able to complete a degree; some took courses without fully realizing they could attain a degree. Many are heads of families and shoulder other adult responsibilities. Most lack social and financial safety nets, and their lives are susceptible to the chaotic disruptions typical of the working poor: a health emergency, broken down car, or housing crisis can interrupt their studies for months or years (pg. 10).

These adults are at the peak of their working lives and still have between 20 to 40 working years ahead of them. A post-secondary degree is not only a personal investment, it would allow higher wages. The city of Philadelphia in return would gain higher tax revenues (Graduate! Philadelphia: The Challenge to Complete, 2005). Increasing the educational attainment levels of Philadelphians means the residents would generate 10% economic growth, a \$1.8 billion increase, in the city's wage base (Philadelphia Workforce Investment Board, 2007).

Philadelphia Workforce Investment Board, 2007 states:

...expanding the wage base is the win-win solution to the no-win decision Philadelphia public officials continually face: cutting services or increasing taxes. Additional public revenues would significantly compensate for city revenues lost by lowering taxes, and could lead to economic growth, increased employment, decreased crime, and help Philadelphia truly become the next great city.

On January 7, 2008 the Mayor of Philadelphia, M. Nutter took office and shared a

passionate inauguration speech on his goal to rebuild the city of Philadelphia. Mayor Nutter stated that there are many payoffs of an educated workforce. Education is an imperative asset for the individual, for the employer and for Philadelphia's economical growth. The city of Philadelphia needs to make changes; one of the most important changes is to offer business a skilled, educated workforce. The goal for Philadelphia is to double the number of residence with a college degree over the next five to ten years. Many cities across the country have a third of their population holding a bachelor's degree, the goal is to make Philadelphia an education mecca for this nation. This dedication is not only an economic imperative, but an educational and moral imperative as well. The benefits for the adults in Philadelphia to attain their degree is much more than an economic boost for the city; a parent with a college degree helps set the foundation for their children's success in college as well. (M. Nutter, public presentation, January 7, 2008).

An educated workforce is a more motivated, committed and productive workforce a workforce that continues to grow because the company supports an employee's personal and professional growth. In the current economy, learning and development are critical for any company to succeed (Council for Adults & Experiential Learning, 2008). The city of Philadelphia understands that participation in the labor market and access to employment consistently increases with the level of education. The goal is for the unemployment rates to decline as the educational attainment increase for the residents (Harrington, Fogg & McCabe, 2007).

#### *Colleges' and Universities' Role*

Colleges and universities are considered knowledge-based organizations since knowledge is their major resource. Institutions of higher education can provide their students with the opportunity to gain professional knowledge and skills (Stukalina, 2008). A four-year college degree is significant to one's career, especially careers focused around information technology. It is as

important today to have a four-year degree as a high school diploma was many years ago (Mastracci, 2006). Attending a university or a college advances one's education through the attainment of specialized knowledge. Post-secondary education allows students to develop their creative potential. College prepares students for productive and satisfying careers in the knowledge-based economy. This environment allows for a foundation of resources to help workers. Efficient performance is associated with the qualitative changes in the educational environment (Stukalina, 2008). Much information is shared on "why" the value of pursuing a degree is worth it, but as stated in the previous chapter, the challenge for Philadelphia's adult learners is overcoming the barriers that kept them from receiving a degree. Is there room to fit their education into their lifestyles, some lifestyles even more complicated than others (Sanders, 2008)?

Non-completion is a systemic problem impacting the adult learner first, then workforce development, social service organizations, the business community, city government and the neighborhoods (Graduate! Philadelphia: The Challenge to Complete, 2005). Having an educated workforce is important for the city of Philadelphia, but the true importance is the personal motivation to learn. The motivations and desires of the adult learners are important in a modern labor market (Tolhurst, 2006). It is important that the adult learner is emotionally ready and has the learning skills and support to start back to college, making sure that they succeed in the second round of working on their degree!

### Chapter III: Discussion

Chapters 1 covered the challenges and barriers with adults returning to college. Four barriers were reviewed in that chapter: institutional, situational, dispositional barriers and learning styles. Research has proven that typically one or more factors with these barriers contribute to adults not completing their degree and may prevent them from returning to college for completion.

Situational barriers are personal factors often derived from the lack of time when trying to balance home and job while enrolled in school. Institutional barriers are limitations and lack of information provided by colleges and universities for the adult learner. A dispositional barrier is the adult's attitude and confidence in his or her ability to return to school and learn. Lastly in Chapter 1, different learning styles were discussed. Adults have diverse approaches to learning. Each adult learner will have a unique learning style, preference, and need, so no two adult learners approach the same task identically.

The number of adults in Philadelphia with some college credits, but no degree is high. Not only does not having a degree limit the adult personally and professionally, it hinders the economic growth of Philadelphia.

In the city of Philadelphia, more than 80,000 adults between the ages of 25-49 have at least one year of college credits, but no degree. Chapter 2 shares how the lack of college graduates not only affects the adult, but plays a major role in the economic growth of the city. Having a college degree benefits all of society: workers are more productive; college graduates often volunteer more; they tend to vote more often, and are overall more active in their community; college graduates tend to think more critically and solve problems; they are more prepared for the knowledge-based economy. In the early 1970's, and more noticeably toward the end of the past century, the American economy has made a major shift. Jobs that would typically allow families to

participate as a middle class citizen now require education and training beyond high school. In today's economy, nearly every job requires higher levels of education to ensure economic security (American Council on Education, 2008). The Bureau of Labor Statistics estimates that jobs requiring a college degree will grow by twenty-two percent between 2002-2012, almost double the rate of non-college jobs. There is a major payoff for higher education, in addition to the higher earnings. The low levels of education among residents in Philadelphia is stifling the growth of current businesses, continuing to deplete the already over-extended tax base and challenging the city's ability to attract new opportunities.

Philadelphia must keep up with the fast pace and growing demands of the economy if they are to be seen as a premier location for today's business and industry leaders. To meet this expectation, the city must educate workers to meet these demands. With the economy demanding college credentials and more complex problem-solving skills, Philadelphia's low level of education presents a significant challenge to the city's economic and social growth.

The goal for this paper has been to identify barriers and offer recommendations for those working with the adult population on breaking down the barriers and helping adults in Philadelphia return to the higher education arena and succeed. Higher education has always been a passion for me. I've worked in higher education for over seven years, the last three focusing on adult learners in education. My background is in working with diverse students, admissions and recruitment, academic advising, outreach, transcript evaluation and retention. In my encounters with adult learners, I have learned that the need for advisors to provide guidance that allows the student several options while working on their degree and reaching their goals is important to their success. The adults I have remained in contact with after graduation have ascribed a large part of their

success to the academic advisors who provided support and encouraged them during challenging moments.

### *Institutional Support*

Clearly adult learners are responsible for making sure they complete their degree; however, colleges and universities can help by developing practices and incentives that make it possible for admitted students to graduate with a degree. While many colleges have support systems that offer assistance in many different areas, the programs are often geared to 18-21 year olds. If the colleges and universities can take into account age differences, life-style factors, career goals and past experiences, these support programs would be able to assist students of all ages and experiences (Graduate! Philadelphia: The Challenge to Complete, 2005).

Transitioning back into college is the responsibility of the adult learner, but institutions of higher education and the instructors can either assist in making the transition manageable, or hinder the learner. Many educators appreciate having the adult learner in the classroom. The student may bring a diversity of knowledge and experience to the class (Quinlan & O'Brodovich, 1996).

*College tuition.* In the knowledge-based economy, higher education is more costly than ever. As discussed previously, changes in state funding, tuition and financial aid have made returning to college impossible for some adult learners. The Pell Grant, a need-based financial aid program, has decreased drastically. Applying for financial aid can be a very complicated process, and unfortunately, this aid must be renewed yearly. An advisor can support the student by encouraging him or her to mark their calendars in advance of the application deadline, and for candidates to create time in their current schedules to complete all necessary paper work, helping to eliminate any hold ups when returning.

*Adapting policies.* Traditionally, colleges and universities tend to demand that the adult learner adjust themselves to fit inflexible institutional policies. College and universities must first address policy issues and make the necessary changes to accommodate the adult learner. Revisions to their policies must be made to address the concerns and needs for the student, focusing on class scheduling, registration, student accounts and faculty development (Timarong, Temaungil, Sukard).

When colleges and universities began recruiting adult students and non-traditional students, the institutions discovered that the students' academic needs, desires and goals differed from their 18-24 year old counterparts. These needs were often overlooked (Bowden & Merritt, 1995). There are four factors that must be considered when working with adult learners: age, needs, desires and goals. Incorporating a participative style of information in the classroom is important. Outside the class setting, it is helpful when the administrators provide flexibility for the student. Many colleges today have successfully educated adults because they have recognized these unique and diverse aspects of non-traditional students (Bowden & Merritt, 1995).

*Faculty involvement.* As discussed in Chapter 1, adult learners may not be academically prepared for traditional learning, so it is important for the instructor to take into account this particular groups' needs. When addressing age, needs, desires, and goals, the instructor should not be intimidated by the students. Adult learners often bring information to the classroom from their current jobs. Many have worked in their field for several years. The instructor should work with the prior knowledge of the learner. Practical knowledge of the subject taught is imperative. The instructor can demonstrate how the concept applies to the learner's world (Bowden & Merritt, 1995).

In adult education, "mutually empathic relationships" protect students as they take risks and try new ways of learning. When faculty members or mentors acknowledge an adult student's

potential (which often the student did not recognize they had), students gain a sense of confidence. Students often remember teachers who reached out to them when they were in college with extraordinary support.

Schlossberg, Lynch, & Chickering (as cited in Quinlan & O'Brodovich, 1996) state that when adult learners are treated as though they matter in the classroom, they tend to be more motivated to actively engage in the classroom and in their education. One way instructors of adult learners can promote the student's motivation is by asking them to share their experiences. Sharing their stories can also provide a collective repertoire with other classmates as well as helping to normalize the transition back into college for the adult learner.

*Advising.* One of the basic steps to reducing the barriers to graduation for adult learners is counseling and support services specific to the identified needs of the adult learner: group counseling, cultural support and systemic support. The counselors who can provide the student with a vision for academic achievement and personal success is the type of support adult learners need (Gary, Kling & Dodd, 2004).

Adult learners need support during their education transition. The advisors who work with this population should be trained to deal with the complexities of an adult learner returning or starting to college (Bowden & Merritt). Bland, 2003, discusses two major types of advising for adult learners: prescriptive advising and developmental advising. Prescriptive advising is academic advising focusing on registration for classes and academic rules and regulations. The advisor tells the student what courses he or she should register for. It is often a one-way street. Adult learners need developmental advising. Developmental advising empowers the student by exploring all options while allowing them full decision making. This approach strengthens the advisor/advisee relationship. The goal is to empower the adult learner for personal, academic and career success.

This type of advising can have a positive impact on the adult learner and high retention rates for this population.

*Scheduling.* Developmental advising works very well for adult learners, but there must be administrative support to help implement the student's success. With the growing population of adult learners, many institutions of higher education now offer some evening courses while other institutions of higher education have designed an entire program to accommodate the adult learner. The goal to complete an Associate, Bachelor's or Master's degree is important, but many students cannot afford to jeopardize their job by missing work for classes or appointments for school. Many institutions have rearranged office hours, while others have created programs to cater to this population. Office hours range from noon to 9:00 p.m. during the week, and include one Saturday a month.

This program may be referred to as "continuing studies or continuing education." Courses are designed for the returning adult. Classes are often scheduled in the evening and on the weekends to better accommodate students with jobs; distance learning and telecourses are options as well. Some continuing education programs are offered at an accelerated level to assist the adult learner in attaining their degree as quickly as possible. Many schools, however, are not structured for the adult student.

The President of Cambridge College in Cambridge, Massachusetts recently stated that the nation's colleges and universities must collectively acknowledge the need to educate more working adults. Traditional modes of instruction and student support do not work for the adult population and must be re-examined and adjust to meet these student's unique need.

Adult learners want a quality educational program that fits into their daily lives. Institutions have recognized the importance of packaging a normal 15/16 week semesters of work, into a 5/6

week session (Bowden & Merritt, 1995). This type of flexible scheduling and course programming at the institutions is imperative for the success of the adult learners. Adults must be able to attend classes in several different time-slots. Schools that offer a variety of options for taking online courses, multiple sessions rather than semester courses and blended courses can offer the adult learner diversity in attaining a degree.

#### *Reducing Situational and Dispositional Barriers*

Adult learners fall under the category of “nontraditional” students because of many different characteristics. They typically do not enter college right out of high school, or drop out within the first year of attending. They often work a full time job, limiting their enrollment at a college or university to part time. They may have children and family to attend to while taking courses. All these factors make it much more difficult for adult learners to attain their degree. Self-discipline is the key to being a successful student while working, caring for family and taking classes. Adult learners have ongoing demands which put studying on the bottom of the “to do list” (Croix, 2007). The available literature suggests that universities can incorporate changes that reduce barriers for these students.

*Academic preparation and course selection.* Prior to enrolling in a program, adults may need to evaluate their skills and time commitment needed to succeed. Depending on the length of time a student has been out of college, he or she may find it helpful to take a refresher course in college level reading, writing and/or math skills. Once the adult feels more confident in these skills, he or she can begin to create a realistic plan to attain a degree. The average adult learner takes up to 5 years to complete a degree. Many adults want to jump back into a program, taking on a full load (12 credits or more). Yet, taking on too much too soon may lead to dropping out because the student is unable to keep up with the required work for each class. Taking things slowly in the

beginning and getting a good sense what “really works” could prevent the student from dropping out..

*Critical factors in selecting an institution.* Choosing which school to apply to, the process can be rather confusing. Adult learners who are unclear about their educational and career goals and how the two are linked together, are often less likely to persist to graduation. These students must think carefully about why they want to return and which program is best for them. The adult learner should think about what can be a motivating factor to returning: it could be that he or she wants to complete a degree that was started years ago. They may have a particular area of interest in which they want more knowledge or a desire to start a new career or seek for advancement within a current career. For some parents of college-aged children, attaining a degree to help motivate their children is important.

*Understanding and negotiating the admission process.* Asking specific questions helps the student narrow down his or her options. Adult programs may have specific requirements for acceptance. Unlike the undergraduate admissions process, a majority of the programs for adults do not require ACT or SAT’s scores. In fact many colleges publish separate admissions applications and catalogs for adult programs, so it is important to fill out the correct application for your desired program. Admissions offices have good information about special services and programs that cater to the adult learner. It may be to one’s advantage to attend a college or university that can assist the adult learner. Such programs may include flexible schedules, credit for prior learning/work experience or an accelerated program in which classes typically meet one evening a week.

*Deciding on a major.* It is helpful for the adult to know what area he or she would like to study prior to applying; the student should be guided to choose an institution with a strong program in the major. Some adult learners are unsure of what major they want; the goal may be to complete

a degree program. This student may want to consider a general program such as liberal arts. Many colleges offer career services to assist adults who are undecided about a major.

*Transferring credits.* The student should check with the college or university of interest to see if previous credits will transfer. The degree may be attained more rapidly, and money saved if the student does not have to repeat courses. Some institutions offer an unofficial evaluation towards a major of interest prior to applying. After the official transcript is evaluated, a student may transfer in more credits. Another option for students is the college level examination program (CLEP) testing program that many institutions use to grant credits in many subjects, creating a portfolio from previous experience is another option.

*Time management.* Many adult learners have full time jobs so finding an institution that allows students to attend part-time may be the best option. The student should meet with an academic advisor to create a schedule that best fits working days and time with their family. Some adult programs start classes much later in the evening during the week (5:30-6:30p.m.) or offer Saturday classes. An accelerated program (programs that offer classes in 6 or 8 weeks units rather than the traditional 15 week semester) may be best suited for adults.

Finally the student may be best served by taking it easy the first semester back to college starting off with one class if possible. This allows time to adjust to current responsibility as well as making time to study and complete course work.

*Support services.* For an adult learner, the support services at an institution can be an important tool in retention and graduation. These may include, but are not limited to the following:

- An academic advisement team that specializes in working with an adult population
- Flexible hours for advising such as, evening and weekends

- Childcare for parents taking classes
- Counseling support for their students (Adults Returning to School, 2008)

Incorporating life as a new student into a very fixed “family life” is challenging. The literature offers suggestions that support services staff may recommend to students:

- Encourage students to designate homework time for parent and child reinforcing to the child that education is important and allowing time to bond.
- Facilitate the opportunity to meet other adults in the program to set up study groups with their peers. The lack of support at home can cause a feeling of isolation, which may eventually affect the student’s performance in class.
- Form support groups to offer encouragement and sympathy
- Encourage students to attend “new student orientation”. Many adult learners do not feel it is imperative for them to attend these orientations, furthermore, making time out of their day to go sit for two hours listening to the many different services the college offers.
- Consider offering a “one-stop-shop” set-up so that students may have many of their questions and concerns addressed during these hours of set up for the orientation. These sessions may include getting an ID, touring the campus, and meeting with all the different campus support centers (writing, tutoring, math, counseling, career services and more.) This is also an opportunity to meet with representatives from the financial aid office to answer specific questions about financial concerns.

### *The City of Philadelphia Can Help*

Charter Oak State College in Connecticut describes itself as “an alternative way for adults to earn a college degree outside the traditional classroom.” Here students can earn both an associate

and bachelor degree. Ten percent of the student's average close to 40 years of age and the majority of the students live out of the state. The credits for the college may be earned by taking classes at various colleges or by passing college-level exams to show how much you know about a subject, rather than taking the actual course. The credits can also be earned by life or work experiences that can be measured and validated. Ninety percent of their student population work full-time. Transferring credits into a college is not always an easy task, but Charter Oak accepts the credits and then works on a program for student that will allow them to attain the other credits needed for the degree (Ryan, 1993).

If more institutions of higher education in Philadelphia would consider allowing these flexible cross-institutional curricular alignments, allowing the student to take courses at multiple campuses geographically convenient to their residence and work place, the number of adult learners with a degree living in the city of Philadelphia could increase dramatically (Graduate! Philadelphia: The Challenge to Complete, 2005).

The city of Philadelphia recognizes the inconvenience for the adult learners who are interested in starting back to school. Researching different colleges as well as making time to visit the institution is time consuming. The city should provide the adults "one-stop-shop" centers where the adults can come to the center and learn about the many colleges and universities meeting their needs. *Pennsylvania Economy League and Philadelphia Workforce Investment Board* worked together to form Graduate! Philadelphia. The mission for Graduate! Philadelphia is to identify ways to encourage and help the 80,000 adults who have some college experience, but are now in the working world become graduates (Graduate! Philadelphia: The Challenge to Complete, 2005).

The long-term goal of such a center would be to have admissions counselors and representatives of different institutions dedicate 8 hours a month to the center. The adult would be

able to meet with a few different schools in one visit where unofficial evaluations completed and even apply to their institution of choice during this visit.

If a larger number of four-year institutions would work with the community colleges to create a dual program, this would provide the adult learner with another option for attaining their bachelor's degree. The dual program would grant the graduate from the community college an automatic acceptance into their institution of choice, complete transfer of credits, and discounted tuition at the four-year institution. Dual programs allow a smooth transition for many adult learners, affording them the opportunity to earn their bachelor degree without having to experience the additional stress of applying to another college.

Community colleges typically offer two types of educational tracks for the students: the academic transfer track and the career, or credentialing track. The career/credential may grant associate degrees in paralegal studies, office managers, first responders and many other fields. The academic transfer track prepares the student with the required courses and preparation for a four-year college degree. These programs are also known as "dual-enrollment." Graduating from this type of program provides a less costly alternative to a four-year education. Increasing the state funding for community colleges would provide more adult learners this opportunity.

Time management for the adult learner is challenging. Working a full time job and attending classes is often impossible; some places of employment will not allow the employee time off to attend classes. This challenge could be less stressful if the state could provide more rewards and incentives to companies and business that support the adult learner in getting their degree, such as allowing the employee flextime, tuition reimbursement, condensed or extended work days.

A number of colleges and universities in the city of Philadelphia are currently working on providing more options for adult learners. Students enrolled in classes at Pierce College have the

option of taking courses at one of the local high schools in the area. The city of Philadelphia is applying pressure to many other colleges to join this “cluster” program that offers students the option of attending classes in their local area while working on a degree for a major college or university (Russ, 2008).

In conclusion, higher education has become a critical link to economic security in our knowledge-based economy. Having a college degree is an essential qualification for jobs that offer a good wage. Many adults seek a college degree, especially with the changes in the economy; however, their “non-traditional” characteristics, part-time enrollment, full-time employment, parental responsibilities and financial demands, all create needs and priorities that differ from their traditional counterparts. (Council for Adults & Experiential Learning, 2007). The goal for this paper was to identify and offer some suggestions for those working with the adult population on how to break down the barriers and help adults in Philadelphia return to the higher education arena and succeed! There is no set age for receiving an education. It is a life long learning process. Even with all the barriers associated with adult students, research shows that learning tends to be more enjoyable for adults because the conscious interest is heightened as we mature. The number of adults in higher education is growing. If institutions and the cities in which these adults live continue to support adult learners, hopefully the numbers of adults with a college degree will multiply as the amount of adults with only “some” college credits and no degree will decline!

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