

## The Challenge of Defining Measuring, and Improving Outcomes for Working Learners

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Increasing our understanding of the value of educational opportunities for working learners requires defining the desired outcomes for this group of students. This challenge is complicated by an understandable reluctance to differentiate the goals of older students from those of younger students for fear of limiting opportunities for either group. But it is clear that short-term programs cannot provide the same broad range of learning and experience that bachelor's degree programs promise. And the reality is that for the vast majority of adults fitting postsecondary education (or other forms of job preparation) into their work and family lives, long programs are not a viable option.

Accepting this general premise, what do we need to know to improve the success of programs for working learners?

*Are we ignoring older students?*

Older students have very different enrollment patterns from recent high school graduates. In fall 2017, when 5 percent of undergraduates attended for-profit institutions, 2 percent of those age 24 and younger were enrolled in this sector, compared with 13 percent of those age 25 or older. Public two-year colleges enrolled 31 percent of younger students and 42 percent of older students. Students who were age 25 or older comprised 15 percent of full-time students and 44 percent of part-time students.<sup>1</sup>

Widespread anxiety over the quality of postsecondary education is, in itself, largely a function of the system's lack of success in educating older students. Among students first enrolling in college in 2014, two-thirds of those age 20 or younger when they began completed a credential within six years, compared with less than half of those age 21 or older. Older students disproportionately enroll in public two-year and for-profit institutions, where completion rates are lower than in four-year public and private nonprofit institutions, but even within sectors, completion rates are substantially lower for students who start college when they are older than for those enrolling immediately after high school.

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<sup>1</sup> NCES (2019), *Digest of Education Statistics 2019*, Table 303.50.

Table 1: Outcomes of Students First Enrolling in College in Fall 2014

Age at enrollment	Share of students	Six-year completion rate	Share leaving without completion	Sector completion rate			
				Public four-year	Public two-year	Private nonprofit four-year	For-profit four-year
20 and younger	79%	64%	21%	70%	43%	80%	53%
21 to 24	10%	46%	42%	53%	30%	70%	43%
Older than 24	11%	48%	40%	56%	35%	67%	43%

Source: National Student Clearinghouse Research Center (2021), *Completing College National and State Reports*, Appendix tables

Even when older students succeed in completing their programs, more than half of the credentials completed by students who begin college at age 24 or later are certificates as opposed to associate or bachelor’s degrees. This pattern makes the employment and earnings opportunities available to certificate holders vital for the success of adult learners.

Table 2: Types of credentials completed by students first enrolling in 2003-04

	Certificate	Associate degree	Bachelor's degree
<b>All</b>	19%	19%	62%
19 or younger	10%	15%	74%
20 or 21	41%	29%	30%
22 or 23	43%	34%	24%
24 to 29	55%	28%	16%
30 to 39	53%	32%	15%
40 or older	60%	29%	12%

Source: NCES (2017), *Beginning Postsecondary Student Aid Study 2004/09*, Power Stats, calculations by the author.

Many students begin college shortly after high school, leave for some period of time, and return to complete a degree. More than one-third of the adults age 30 or older who completed an undergraduate credential in 2015-16 earned a bachelor’s degree, compared with 59 percent of those who were age 22 or younger. But overall, only 9 percent of completers were adults age 30 or older who earned bachelor’s degrees. Another 16 percent were in this age group but completed an associate degree or certificate.<sup>2</sup>

Student loan default rates are highest for students who begin college between the ages of 22 and 29. Students who first enroll in their 30s and 40s do not these high default rates.

<sup>2</sup> NCES (2016), *National Postsecondary Student Aid Study 2016*, Power Stats, calculations by the author.

Table 3: Share of borrowers defaulting on federal student loans within 12 years of enrolling

	Share of borrowers defaulting within 12 year of enrolling				
	All	No completion	Certificate	Associate degree	Bachelor's degree
<b>All</b>	<b>28%</b>	<b>40%</b>	<b>46%</b>	<b>21%</b>	<b>8%</b>
19 or younger	22%	36%	41%	20%	7%
20 or 21	38%	40%	52%	29%	11%
22 or 23	47%	51%	54%	27%	23%
24 to 29	48%	51%	61%	27%	20%
30 to 39	39%	48%	31%	13%	17%
40 or older	33%	37%	28%	18%	NA

Source: NCES (2017), *Beginning Postsecondary Student Aid Study 2004/09*, Power Stats, calculations by the author

The differences in enrollment patterns and outcomes for older and younger students indicate that, despite the overlap between groups and the variation across individual students, it is critical to address the distinct needs and goals of these students separately. Postsecondary education institutions and systems must continue to serve recent high school graduates with a wide range of educational aspirations at the same time that they improve outcomes for older students facing unique hurdles and more limited options.

*Setting goals*

Most postsecondary students share the goals of both increasing their labor market opportunities and improving their lives in other ways. They hope to be qualified for a wider range of jobs and to earn more than they would without their postsecondary education. They hope to gain personal satisfaction from succeeding in an educational program that interests them and to feel better about themselves, their work, their families, and their lives than they would if they did not gain further education and/or training.

But “working learners”—adults who are older than most recent high school graduates, who generally cannot rely on their parents for financial support, and who must work full time or close to full time while they study in order to support themselves and frequently their families—have unique needs and goals. Despite the difficulty of drawing a bright line between the two groups of students, it is constructive to think separately about outcomes for older students and for recent high school graduates enrolled in college.

It is, however, too easy to create a false dichotomy. Should we not ask how well a traditional-age college student’s liberal arts education prepares him for the labor force? Should we not also ask how well a program designed to prepare workers for skilled blue-collar jobs prepares them for working with people from different backgrounds, for changing occupations several times over their working lives, and for navigating the question of whether or not to support a move to unionize the workplace?

Some of these outcomes are easier to measure than others.

### *Accountability standards*

States have systems for reviewing and licensing institutions.<sup>3</sup> Accrediting agencies have a wide range of standards for higher education institutions, with learning standards and the assessment of that learning high on the list.<sup>4</sup>

But measuring learning does not lend itself to simple metrics. Both the minimal set of existing national standards and most proposals for strengthening those standards focus on post-college employment, earnings, student debt levels, and successful repayment of student loans, in addition to completion rates. The Obama administration's Gainful Employment standards, which applied to all for-profit programs and non-degree programs in public and private nonprofit institutions, were based on student debt levels relative to earnings for program graduates. The Trump administration rescinded the rules, and the Biden administration is planning to bring them back to life through a lengthy negotiated rulemaking process.<sup>5</sup>

Participation in federal student aid programs requires accreditation by an approved body, authorization to operate in the state where the institution is located, and adherence to a few basic rules about recruiting practices, student policies and procedures, and the administration of student aid programs. For-profit institutions cannot receive more than 90 percent of their revenues from federal student aid programs.<sup>6</sup> And institutions are disqualified if the three-year cohort default rate on federal student loans is too high. An indication of the minimal impact of these requirements is that in the most recent year for which data are available, only 12 institutions, at least five of which were barber colleges, failed the default test.<sup>7</sup>

Since the goal is to assess thousands of institutions—and a much larger number of individual programs—the accreditation model of labor-intensive visits, reviews, and reports is not a realistic model. Instead, available data that can be readily analyzed at scale must provide the basis for judgment.<sup>8</sup> A national unit record data system, the construction of which is currently blocked by federal law, would open the door to a wider range of metrics and an accountability system that

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<sup>3</sup> Council for Higher Education Accreditation (nd), *Almanac of External Quality Review*, “State Quality Review of Higher Education,” <https://almanac.chea.org/state-quality-review-higher-education>.

<sup>4</sup> Middle States Higher Education Commission (2020), *Standards*, <https://www.msche.org/standards/>.

<sup>5</sup> Hugh Ferguson (2021), “Letter Shows Biden Administration Will Not Reverse DeVos’ Gainful Employment Repeal,” National Association of Student Financial Aid Administrators, [https://www.nasfaa.org/news-item/25597/Letter\\_Shows\\_Biden\\_Administration\\_Will\\_Not\\_Reverse\\_DeVos\\_Gainful\\_Employment\\_Repeal](https://www.nasfaa.org/news-item/25597/Letter_Shows_Biden_Administration_Will_Not_Reverse_DeVos_Gainful_Employment_Repeal)

<sup>6</sup> Congressional Research Service (2019), *Institutional Eligibility for Participation in Title IV Student Financial Aid Programs*, <https://fas.org/sgp/crs/misc/R43159.pdf>.

<sup>7</sup> US Department of Education (2021), *Official Cohort Default Rates for Schools*, Federal Student Aid, <https://www2.ed.gov/offices/OSFAP/defaultmanagement/cdr.html>.

<sup>8</sup> US Department of Education (2021), *Official Cohort Default Rates for Schools*, Federal Student Aid, <https://www2.ed.gov/offices/OSFAP/defaultmanagement/cdr.html>.

would more effectively inform student choices, in addition to allowing a more meaningful federal accountability system for institutions and programs.

In other words, it is not only adult students, but all postsecondary students, for whom we lack meaningful standards for assessing the quality of education. Researchers, advocates, and policy makers have proposed a range of metrics for holding institutions accountable for student outcomes and for helping students compare their options before they enroll, usually based on some combination of education debt levels relative to earnings, loan repayment patterns, and earnings and employment outcomes.<sup>9</sup> Some researchers have made strong arguments for focusing on the program level rather than the institution level. And one segment of this work proposes that institutions be responsible for covering a share of loans that their students do not repay in order to increase incentives for improving outcomes.<sup>10</sup> The idea of competency-based postsecondary education, where students' progress is measured entirely on mastery of specific knowledge or skills without regard to when or where they acquired these capacities or how much time they have spent in school, has gained attention in recent years and might, in theory, provide a different avenue to measuring program outcomes. But there are few occupations for which a simple check list of competencies would provide a reliable prediction of career success, so it is hard to see this as a comprehensive strategy.

There is disagreement about whether for-profit institutions should be held to different standards than public and private nonprofit institutions. But none of these ideas distinguish between older students and recent college graduates.

### *Challenges to evaluating the adequacy of post-training earnings*

A clear challenge—that extends far beyond the focus on working learners—is to measure the value a program of study adds for students, as opposed to just documenting where students end up. Students selecting some programs are probably disproportionately likely to start out with earnings below the median for high school graduates, while other programs with different entrance criteria, more challenging curricula, or longer time frames may attract students whose earnings before enrolling are higher.

Addressing this issue by comparing individual students' earnings before and after enrollment would be a challenging undertaking even with a comprehensive data base following individuals' earnings paths throughout their careers. But rescinding the Congressional ban on federal student unit record data would be an important step toward developing reasonable approaches.

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<sup>9</sup> Lindsay Ahlman, Debbie Cochrane, and Jessica Thompson (2016), *A New Approach to College Accountability: Balancing Sanctions and Rewards to Improve Student Outcomes*. The Institute for College Access and Success; Sandy Baum and Saul Schwartz “ (2018), *Unaffordable Loans When Should Schools Become Ineligible for Student Loan Programs?* Urban Institute; Justin Ortagus, Policy and Rodney Hughes (2021), *Paying More for Less? A New Classification System to Priorities Outcomes in Higher Education*, Third Way.

<sup>10</sup>Tiffany Chou, Adam Looney, and Tara Watson (2017), *A Risk-Sharing Proposal for Student Loans*, Hamilton Project, Brookings Institution; Douglas Webber (2015), *Risk-Sharing and Student Loan Policy: Consequences for Students and Institutions*, IZA Discussion Paper 8871,

With or without value-added measures, averages can be misleading. In most programs, some students will drop out. Some will take jobs in other fields. And there may be substantial variation in earnings among completers with jobs in the field, with race and gender playing a significant role. In some fields such as cosmetology and culinary arts, very few graduates are likely to earn enough to repay debts. How can we determine for which students the program was a good choice and which programs don't serve enough students well to warrant staying in business?

Some programs may propel students into jobs with relatively high starting wages that grow very slowly over time. Other programs may lead students to earn less when they first graduate, but experience more rapid increases. Comparing earnings outcomes one or two years out of school will yield a different hierarchy of programs than comparing outcomes ten years out. But if we wait ten years, will it be reasonable to assume that the students enrolling a decade later will have similar outcomes, despite any changes in the program, in the broader economy, and in the character of the jobs in the field over the decade?

In addition, comparing earnings outcomes of adults with different types of credentials without taking the price and the length of the programs into consideration is problematic. Earnings are highly correlated with amount of time in school. Adults with advanced degrees tend to earn more than those whose education ended with a bachelor's degree. Adults with associate degrees earn less than those who were in college long enough to complete a four-year degree, and certificate holders earn more than high school graduates, but less than those with associate degrees.

The issue of the time and monetary cost of earning credentials is central to the current debate about extending the Pell Grant to cover programs shorter than 15 weeks or 600 hours. Opponents argue that many adults with these short-term credentials have low earnings and that employment rates among certificate-holders are lower than rates among adults who completed either an associate or bachelor's degree.<sup>11</sup> But particularly for workers who hold GEDs—or no high school credential at all—low wages do not prove the absence of a reasonable return to a short-term credential. Given the low national minimum wage, it is possible for workers to boost their earnings considerably without approaching middle-class wages. For many working learners, a short-term credential that requires less tuition and less investment of time but leads to lower earnings and weaker employment opportunities than a longer-term credential may be the only practical path. And completion rates are substantially higher for certificate programs than for associate degree programs.

Unfortunately, the available data are inadequate for the development of sound public policy. It is not just the absence of student unit record data, which interferes with accountability at all levels that is a problem. We have considerably more data about associate and bachelor's degree programs and students than about the wide range of shorter-term programs designed specifically to prepare working learners for the labor

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<sup>11</sup> Monique O. Ositelu, Clare McCann, & Amy Laitinen, *The Short-term Credentials Landscape: What We See and What Remains Unseen*, New America, 2021, p.10.

market. It is difficult to sort certificate programs by their length and impossible to sort students according to their pre-enrollment circumstances. Returns to certificates are lower for women than for men and variation by fields of study is significant. There is also growing evidence that certificates from for-profit institutions do not generally open the same doors for graduates as those from public two-year institutions.<sup>12</sup> The detailed evidence required to provide reliable advice to individual students and to exclude unproductive programs from the federal student aid system is lacking.

But these problems are bigger than just available data. Even in the unlikely event that a decade from now we have a well-developed national student unit record data system following students from K-12 through their post-education careers, we will need a much better sense of how to use these data in a meaningful and reliable way.

### *What do students learn?*

One question that almost never rises to the top in discussions of accountability and information for prospective students is what and how much students in different programs learn. Another paper in this series will focus on the question of developing learning science for adult students. But the absence of any way to compare the learning of different students in different programs is a real barrier to evaluating the benefits of different programs. Learning goals vary dramatically across programs. Some programs have very narrow goals focused on specific skills that are unlikely to transfer to other environments. Some programs intend to foster creativity, analytical thinking, and the ability to be an independent learner, with little concern about immediate employment outcomes. And most programs fall somewhere between these extremes. How can we provide useful information about the comparative outcomes of these programs for students from particular demographic groups without knowing much more about how students learn in different areas, about how to best guide students into programs that are likely to serve them well, and how to describe what it means to succeed?

### *Students who do not complete their programs*

An intense focus on increasing the share of adults with postsecondary credentials risks abstracting from the fact that many students enroll but never complete their programs. It is easy to view the outcomes for those who complete a program as positive while the outcomes for those who don't seem neutral. But in fact, the outcome for non-completers is typically negative. Even if students do not leave with education debt, they have invested considerable time and effort. Many have had their dreams crushed and may be worse off in a variety of ways than they would have been had they never enrolled. We should be asking

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<sup>12</sup> Sandy Baum and Harry Holzer (2020), *Should the Federal Government Fund Short-Term Postsecondary Certificate Programs?* Urban Institute.

more questions about the costs of enrolling and not succeeding at the same time that we improve our evaluation of the benefits of different types of education and training.

Some proposed accountability systems, including the Obama era Gainful Employment regulations, cover only students who complete their programs. Some institutions might argue that they cannot be held responsible for the earnings and employment outcomes of students who enroll but never follow through to earn credentials. But public policy should address outcomes for non-completers at the same time that it supports increased completion rates.

### *Moving forward*

Better data and reliable metrics for assessing programs for adult students can serve two broad purposes. The federal government, which provides significant funding for postsecondary students, should hold institutions accountable for the outcomes of their students—both those who graduate and those who leave without completing credentials. But it is also vital to improve the advice and guidance students receive before they enroll. Older adults enrolling for the first time or returning to postsecondary education after they have been out of school for some years do not have access even to the generally inadequate college advising available to high school students. Nor do they tend to be in social circles where many of their peers are considering the possibility of continuing their education. Personalized guidance for adult students before they enroll—neutral advice not from institutions eager to receive their tuition dollars—provides the best hope for preventing students from selecting programs with almost no chance of serving them well.<sup>13</sup> A clearer sense of the best way to evaluate these programs based on reliable data is a prerequisite both to the success of such a guidance system and to the possibility of scaling guidance without excessive cost.

Both the Department of Education (ED) and the Department of Labor (DOL) data are relevant to this discussion. ED's College Scorecard has a wealth of data on students who receive federal student aid, but because many sub-baccalaureate programs are small in scale, less than 35 percent of students receiving certificates are in a field of study for which data are available.<sup>14</sup> DOL's Eligible Training Provider (ETP) lists include completion and employment data, as well as statistical adjustments to account for differences in state-specific economic conditions and participant characteristics.<sup>15</sup> DOL data include the sizeable share of training opportunities for working learners that lie outside the postsecondary education system. Integrating data from ED and DOL might be a good place to start.

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<sup>13</sup> Sandy Baum and Judith Scott-Clayton (2013), *Redesigning the Pell Grant Program for the Twenty-First Century*, Hamilton Project, Brookings Institution,

[https://www.hamiltonproject.org/assets/legacy/files/downloads\\_and\\_links/THP\\_BaumDiscPaper\\_Final.pdf](https://www.hamiltonproject.org/assets/legacy/files/downloads_and_links/THP_BaumDiscPaper_Final.pdf)

<sup>14</sup> Diego Briones and Sarah Turner (2021), "Performance Measures and Post-Secondary Investments for Adult Students: Available "Yardsticks" and the Challenges of Institutional Comparisons," American Enterprise Institute

<sup>15</sup> Ibid.



### *What we need to know*

A number of areas for research emerge out of this discussion of assessing outcomes for adult students. These include:

- How can we differentiate the goals and needs of older students from those of recent high school graduates without unduly narrowing their available educational options?
- Is it feasible to move beyond metrics related to program completion, earnings, and education debt?
  - Can we evaluate the career satisfaction of students who complete credentials?
  - Do students emerge from their programs with strong “soft skills” in communication, teamwork, and problem solving, better able to navigate the politics of the workplace, and with the self-confidence to pursue career advancement?
  - How do the skills and attitudes students develop in their coursework affect them long term? Are they better served by a narrowly tailored program to teach them the specific skills required by a specific job or by programs with more loosely defined or broader learning goals?
- Can we amass the data necessary to gain greater understanding of which types of certificate programs pay off for different types of students?
  - What data and methodologies will best allow us to compare employment outcomes for adult learners?
  - How can we incorporate both minimum threshold standards for outcomes and recognition of the limited opportunities available to many workers if they do not have any postsecondary training?
- Can we understand more about how adults learn and what circumstances and supports foster their learning, even if we do not have reliable metrics for assessing and comparing learning outcomes?
- How can we improve outcomes for non-completers at the same time that we work to increase completion rates for adult students?