



Minnesota's Adult Learners

Examining First-Enrolled and Stop-Out Adult Learners in Minnesota

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About the Office of Higher Education

The Minnesota Office of Higher Education is a cabinet-level state agency providing students with financial aid programs and information to help them gain access to postsecondary education. The agency also serves as the state's clearinghouse for data, research and analysis on postsecondary enrollment, financial aid, finance and trends.

The Minnesota State Grant Program is the largest financial aid program administered by the Office of Higher Education, awarding more than \$210 million annually in need-based grants to Minnesota residents attending eligible colleges, universities and career schools in Minnesota. The agency oversees other state scholarship programs, tuition reciprocity programs, a student loan program, Minnesota's 529 College Savings Plan, licensing and early college awareness programs for youth.

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Executive Summary

This brief examines enrollment patterns, demographics, education patterns, and financial aid use for Minnesota undergraduate students who are adult learners. The analysis also explores the changes in those patterns and characteristics as a result of the COVID-19 pandemic. For purposes of this brief, the differing characteristics of two important groups are discussed: those individuals enrolling for the first time as adults (first-time adult learners), and those individuals who are returning to postsecondary education after stopping out as a traditional-aged student¹ (stop-out adult learners).

To fully understand the analysis presented, it is important to understand the two groups.

- First-time adult learners are defined as undergraduate students over 25 years old who are enrolled in a postsecondary program for the first time since either graduating high school or completing a GED degree. In 2019, approximately 72 percent of Minnesota’s adult learners were first-time adult learners (Table 1).
- Stop-out adult learners are defined as students who had previously enrolled in a degree program prior to the age of 25, but stopped out before graduating and have since re-enrolled at the same or a different institution and were 25 years or older in the year studied. Stop-out adult learners account for nearly a quarter of all adult learners in Minnesota (Table 1).

Roughly 10 percent of Minnesota undergraduate students are adult learners (Table 1). This important student population is both critical to meeting Minnesota’s educational attainment goal and is unique in terms of demographics and postsecondary needs.

Using individual level enrollment, completion, and financial aid data from the Minnesota Office of Higher Education, this report found that:

- Adult learners have lower incomes on average than families of traditional age students.
- First-time adult learners are the most diverse group of Minnesota undergraduates with over 50 percent of students identifying as Black, Indigenous, and students of color. By comparison, roughly 30 percent of traditional age students in Minnesota identify as Black, Indigenous, and students of color.
- A higher percentage of adult learners are student parents than traditional age students.
- Adult learners (both first-time and stop-out) enroll most frequently at public institutions and are enrolled part-time at a higher rate.
- Between academic year 2018-2019 to academic year 2020-2021, approximately 60 percent of adult learners (both first-time and stop-out) in Minnesota stopped out of their programs before earning a degree.
- First-time and stop-out adult learners receive lower Minnesota State Grant award amounts as compared to traditional age students. The result, however, is due in part to the differences in cost at the institutions selected by each student group and the high prevalence of part-time enrollment for adult learners.

¹ Traditional age students are defined as 24 years old or younger.

Introduction

Students age 25 or older make up roughly 40 percent of enrolled students nationally.² Adult learners face multiple barriers when it comes to completing their degree, including working while pursuing their postsecondary education, needing to financially support themselves and their families, and navigating the educational system as nontraditional students. Adult learners enrolled in postsecondary institutions vary in terms of their reasons to attend school, the number of credits taken, their financial backgrounds, the types of institutions they enroll at, their academic interests, their career goals, and other characteristics. In Minnesota, adult learners comprise a unique set of students who come from many different socioeconomic backgrounds, races and ethnicities and educational experiences (Tables 2 and 3).

This brief examines enrollment patterns, demographics, enrollment patterns, and financial aid use for Minnesota undergraduate adult learners. The analysis also explores the changes in those patterns and characteristics as a result of the COVID-19 pandemic. For purposes of this brief, the differing characteristics of two important groups are discussed: those enrolling for the first time as adults (first-time adult learners), and those who are returning to postsecondary education after stopping out as a traditional-aged student³ (stop-out adult learners). To determine stop-out status, prior enrollment records between July 1, 2003 and the current year were examined.

In 2015, the Minnesota Legislature set a goal of increasing the percent of Minnesotans age 25 to 44 who have attained a postsecondary certificate or degree to 70 percent by 2025⁴. Currently, 63 percent of Minnesota adults have either a postsecondary certificate or degree, though substantial achievement gaps by race and ethnicity persist.⁵ In order for the state of Minnesota to reach its educational attainment goal by 2025, an additional 107,027 students over the age of 25 will need to have obtained a postsecondary certificate or degree.⁵

² Wayne Taliaferro and Amy Ellen Duke-Benfield, “Redesigning State Financial Aid to Better Serve Nontraditional Adult Students” (Center for Postsecondary and Economic Success, September 2016), <https://www.clasp.org/sites/default/files/public/resources-and-publications/publication-1/Redesigning-State-Financial-Aid-to-Better-Serve-Nontraditional-Adult-Students.pdf>.

³ Traditional age students are defined as 24 years old or younger.

⁴ Minnesota Statutes 2022, section 135A.012, subdivision 2.

⁵ “Educating the Future” (Minnesota Office of Higher Education, 2022), https://www.ohe.state.mn.us/pdf/EducatingfortheFuture2022_final_ADA.pdf

Adult Learners

To fully understand the analysis presented, it is important to understand the two groups.

First-time adult learners are undergraduate students over 25 years old who are enrolled in a postsecondary program for the first time since either graduating high school or completing a GED degree. In 2018-2019, approximately 72 percent of Minnesota’s adult learners were first-time adult learners (Table 1).

Stop-out adult learners are students who had previously enrolled in a degree program prior to the age of 25, but stopped out before graduating and have since re-enrolled at the same or a different institution and were 25 years or older in the year studied. Stop-out adult learners account for nearly a quarter of all adult learners in Minnesota (Table 1).

Roughly 10 percent of Minnesota undergraduate students are adult learners (Table 1). This important student population is both critical to meeting Minnesota’s educational attainment goal and is unique in terms of demographics and postsecondary needs.

Enrollment patterns

Overall undergraduate enrollment declined between fall 2018 to fall 2020.

First-time adult learners accounted for 7% of all Minnesota undergraduates in fall 2018 (Table 1). The number of students enrolling among this group declined from fall 2018 to fall 2020, with the largest decrease in enrollment occurring from fall 2019 to fall 2020 (-7 percent, Figure 1).

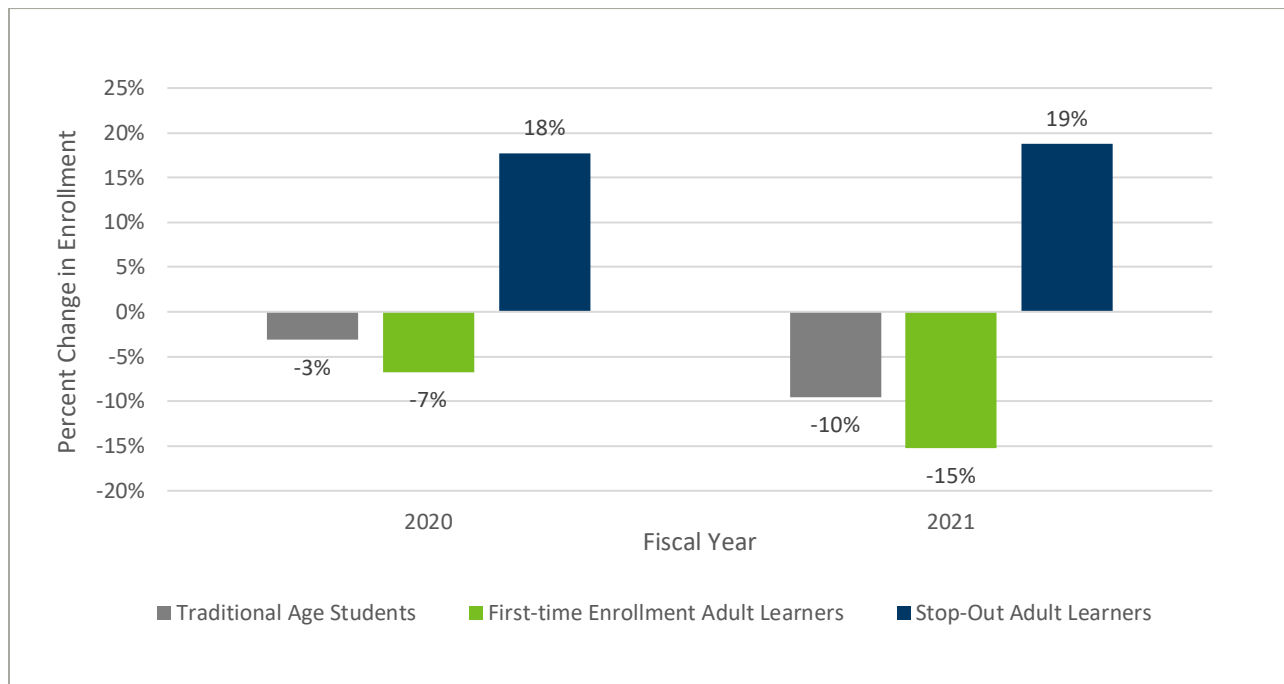
In comparison, stop-out adult learners accounted for 2% of all Minnesota undergraduates in fall 2018 (Table 1). The number of students enrolling among this group increased fall 2018 to fall 2020, with the largest increase in enrollment occurring from fall 2019 to fall 2020 (+19 percent, Figure 1).

Traditional age students make up the majority of all Minnesota undergraduates, 91 percent of all Minnesota undergraduates in fall 2018 (Table 1). The number of students enrolling among this group decreased from fall 2018 to fall 2020, with the largest decrease in enrollment occurring from fall 2019 to fall 2020 (-10 percent, Figure 1).

Table 1: Number of Student Enrolled by Year and Adult Learner Status, Fall Term 2018 to Fall Term 2020

Student Group	Fall 2018	Fall 2019	Fall 2020
Traditional age students	34,341 (91 percent of enrolled students)	33,278 (90 percent of enrolled students)	30,116 (90 percent of enrolled students)
First-time adult learners	2,773 (7 percent of enrolled students)	2,586 (7 percent of enrolled students)	2,193 (7 percent of enrolled students)
Stop-out adult learners	819 (2 percent of enrolled students)	964 (3 percent of enrolled students)	1,145 (3 percent of enrolled students)

Figure 2: Annual Percent Change in the Number of Students Enrolling by Age Group, Fall 2019 and Fall 2020



Demographics

Age

The average age for first-time adult learners in Minnesota was 33.5 years old in the fall 2018. Stop-out adult learners tended to be younger, with an average age of 26.7 years old. For comparison, the average age of traditional age students in 2019 was 19.2 years old (Table 2).

Gender

Female-identifying students outnumbered male-identifying students in fall 2018 for all student age groups, with 52 percent of first-time adult learners and 57 percent of stop-out adult learners identifying as female (Table 2). According to Minnesota enrollment data, the percent of enrolled students identifying as female increased from fall 2018 to fall 2020 across all Minnesota age groups⁶.

Income

Student income data is obtained from the student's Free Application for Federal Student Aid (FAFSA), but is not available for all students included in this analysis. When completing the FAFSA, independent students report

⁶ Enrollment Trends by Minnesota Institution Type (Minnesota Office of Higher Education, 2022)
https://www.ohe.state.mn.us/sPages/student_enroll_data1.cfm

their income and assets, as well as that of their spouse, if married. Dependent students are required to report their income as well as that of their parent(s)⁷.

A higher percentage of first-time and stop-out adult learners in Minnesota earned under \$40,000 family adjusted gross income in 2018-2019 (calendar year 2017 income; 81% and 88% respectively) as compared to 35% of traditional age students. This diversity of income distributions is also seen in median incomes. Traditional age students reported a higher average family income (\$96,908) as compared to first-time and stop-out adult learners (\$29,934 and \$27,046 respectively, Table 2).

Student parents face a unique set of challenges when enrolling in college including a lack of high-quality childcare, cost of available childcare, a greater need for flexible scheduling, transportation, and financial burdens⁸. In fall 2018, 48 percent of first-time adult learners and 29 percent of stop-out adult learners were identified as student parents compared to 2% of traditional age students (Figure 2).

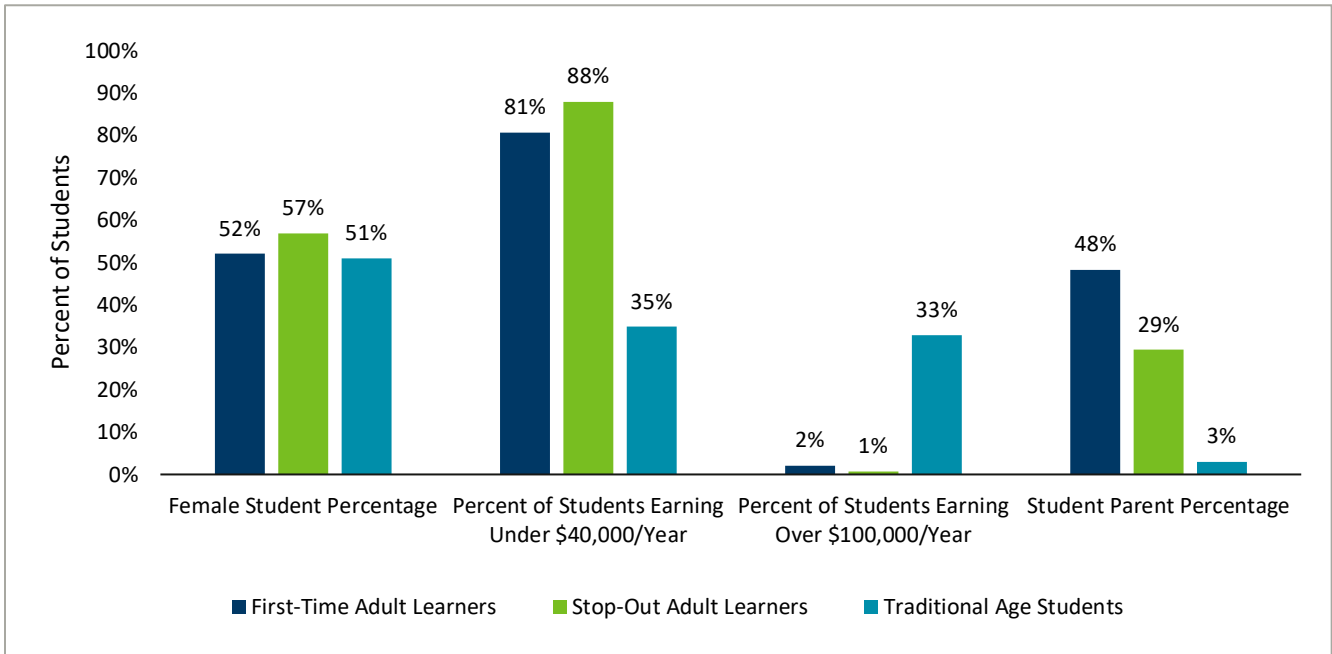
Table 2: Demographics of Minnesota Students, Fall 2018

Student Category	Median Age	Percent Female	Percent Earning Less than \$40,000	Percent Earning \$100,000 or More	Average Adjusted Gross Income	Percent Who are Student Parents
First-Time Adult Learners	33.5	52%	81%	2%	\$29,934	48%
Stop-Out Adult Learners	26.7	57%	88%	1%	\$27,046	29%
Traditional Age Students	19.2	51%	35%	33%	\$96,908	3%

⁷ The U.S. Department of Education outlines [several criteria](https://studentaid.gov/apply-for-aid/fafsa/filling-out/dependency) (<https://studentaid.gov/apply-for-aid/fafsa/filling-out/dependency>) for determining a student’s dependency status, but most commonly, dependent students are less than 24 years of age, while independent students are 24 years old or older. For the purposes of this brief, Traditional age students are typically dependent students, while adult learners are typically independent students.

⁸ Susana Contreras-Mendez and Lindsey Reichlin Cruse, “Busy With Purpose – Lessons for Education and Policy Leaders from Returning Student Parents” (Institute for Women’s Policy Research, 2021), <https://iwpr.org/>

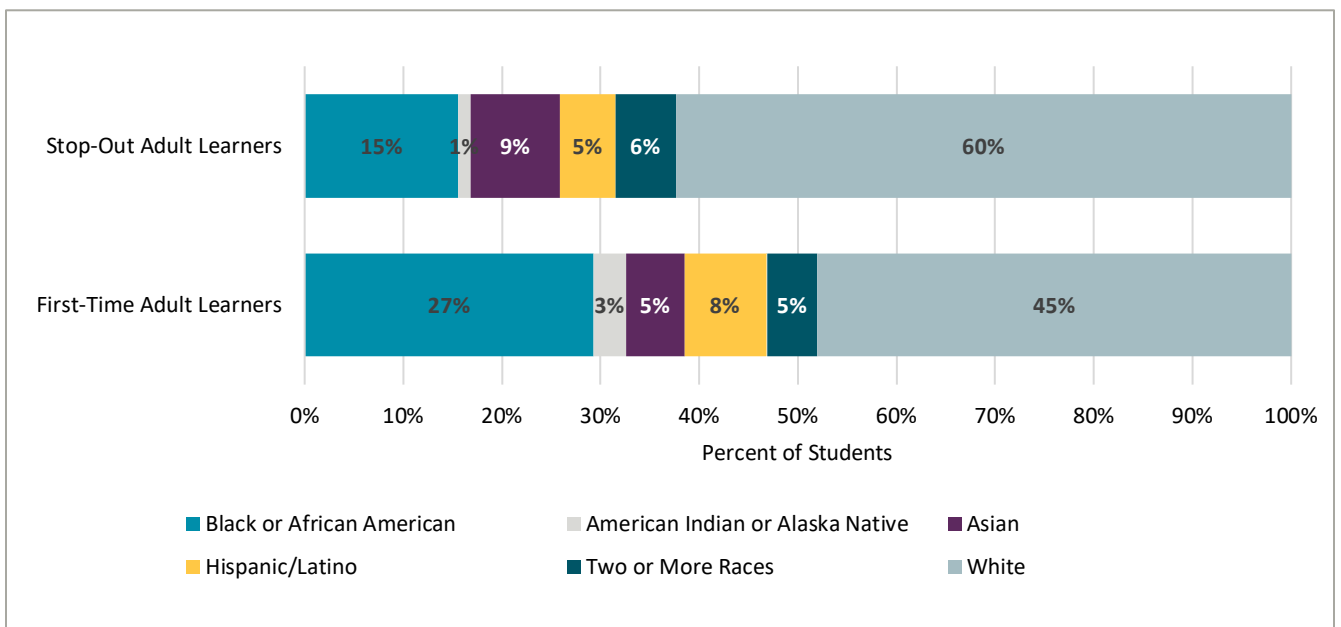
Figure 2: Demographics of Minnesota Students, Fall 2018



Race and Ethnicity

In Minnesota, white students make up a majority of all undergraduates. However, Black, Indigenous, and students of color comprise a higher percentage of first-time and stop-out adult learners (45% and 60% respectively) as compared to traditional age students (65%, Figure 3).

Figure 3: Race and Ethnicity for All Minnesota Undergraduates, Fall 2018



Education Patterns and Characteristics

Program of Choice

As the need for postsecondary degrees and certificates continues to grow in the U.S., the number of students (including many adults) enrolling in postsecondary institutions is expected to slow in the coming years⁹. In Minnesota, the majority of undergraduate students enroll in associate or bachelor's degree programs. A higher percentage of adult learners enroll in certificate, diploma, and associate degree programs as compared to traditional age students (Figure 4).

In fall 2018, 30% of first-time and 13% of stop-out adult learners enrolled in certificate or diploma programs as compared to 8% of traditional age students. An additional 49% of first-time and 51% of stop-out adult learners enrolled in associate degree programs as compared to 33% of traditional age students (Figure 4). Though these programs require fewer credits to complete, graduates from these programs report on average lower earnings four years after graduation than graduates from associate and bachelor's degree programs (graduation year 2016, averages include both adult learners and traditional age students completing their program)¹⁰.

Institution Type

In fall 2018, more adult learners enrolled in Minnesota State Colleges than other types of institutions. Sixty-four percent of first-time and 58% of stop-out adult learners enrolled at Minnesota State Colleges as compared to 38% of traditional age students (Figure 5). The remaining 36% of first-time and 42% of stop-out adult learners enrolled at a private for-profit institution (26%, 9% respectively), a private non-profit institution (8%, 12%), a Minnesota State University (2%, 15%), or a University of Minnesota campus (1%, 6%). By comparison, the remaining 62% of traditional age students enrolled at a private for-profit institution (2%), a private non-profit institution (25%), a Minnesota State University (16%), or a University of Minnesota campus (20%).

⁹ "Condition of Education - Undergraduate Enrollment," National Center for Education Statistics (U.S. Department of Education, Institute of Education Sciences, 2022), <https://nces.ed.gov/programs/coe/indicator/cha>.

¹⁰ Minnesota Measures: A Report on Higher Education Performance (Minnesota Office of Higher Education, 2022), <https://mnmeasures.highered.mn.gov/>.

Figure 4: Program Distribution for Minnesota Students, Fall 2018¹¹

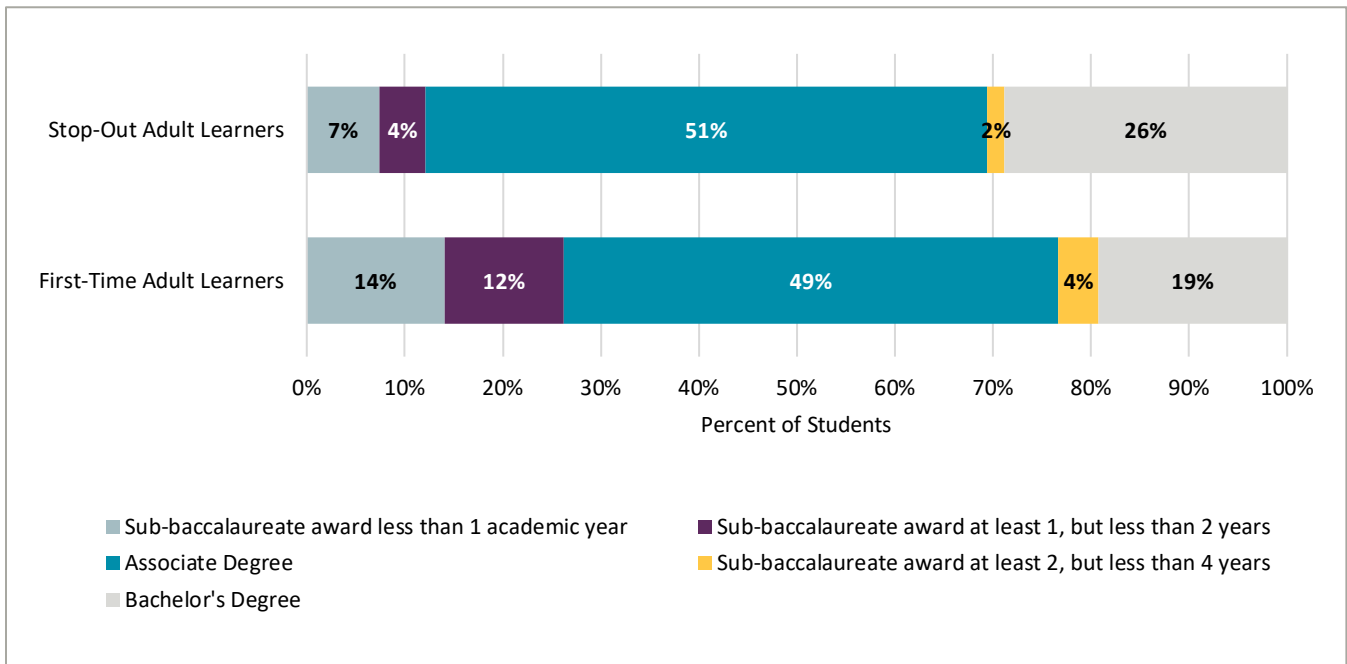
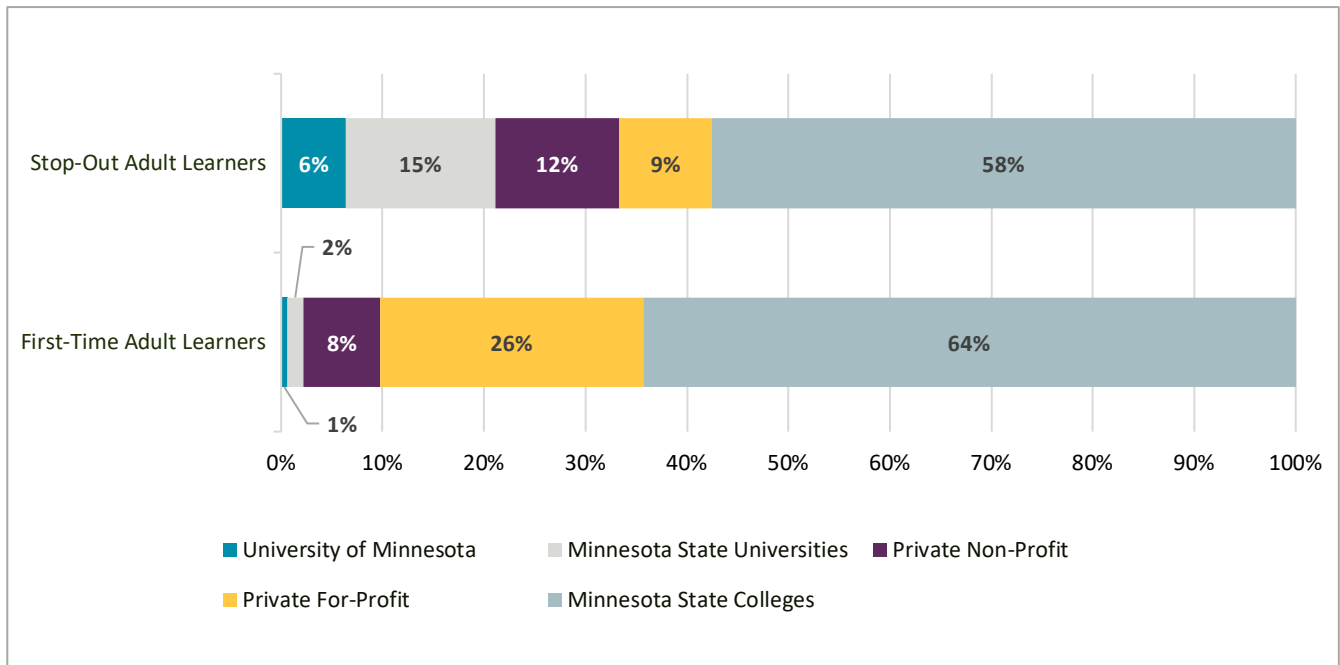


Figure 5: Institution Type Distribution for Minnesota Students, Fall 2018



¹¹ Approximately 5 to 10% of students had missing degree programs in academic year 2018-2019 and are not included in this figure.

Enrollment Intensity

Table 3: Enrollment Characteristics of Minnesota Students, Fall 2018

Student Category	Average Credit Hours Attempted	Percent of Students Enrolled Part-Time (1-11 Credits)	Average Number of Transfer Credits ⁱ
First-Enrolled Adult Learners	6.8	59%	0.2
Stop-Out Adult Learners	8.7	53%	29.0
Traditional age students	12.9	12%	3.7

ⁱ Average includes students who did not transfer any credits.

More than half of both first-time and stop-out adult learners were enrolled part-time in fall 2018 (59% and 53% respectively) as compared to 12% of traditional age students. Mirroring this pattern both first-time and stop-out adult learners enrolled in fewer credit hours, on average (eight and six average credit hours respectively, Table 3). Many part-time students, including adult learners, experience mixed-enrollment as they traverse their college years. Mixed-enrollment is defined as when students, at various points in their schooling, enroll in at least one term part-time and another term full-time.³ Nationally, only 25% of part-time students complete within eight years as compared to 80% of full-time students.³ Stop-out adult learners enrolled with a higher average number of transfer credits in 2019 (29.0 credits), as compared to first-time adult learners (0.2 credits) and traditional age students (3.7 credits, Table 3).

Persistence During the COVID-19 Pandemic

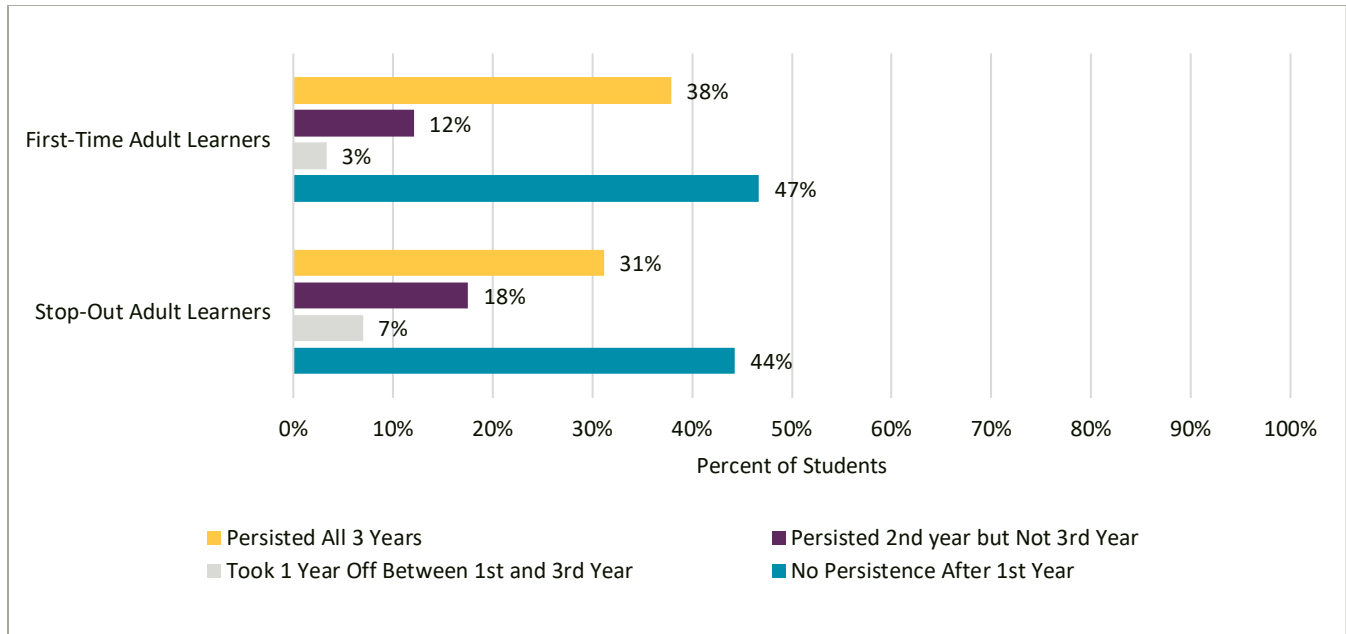
In the U.S., more than 31 million students have enrolled in college and stopped out since 2000.¹² Students may not persist in college for many reasons but commonly cited factors include difficulty balancing school and work, financial pressures, and lack of guidance from their institution. Persistence is defined as a student's continued enrollment or graduation from their program.

When looking at patterns of persistence for adult learners in Minnesota, only 38 percent of first-time adult learners and 31 percent of stop-out adult learners persisted in their program between the fall 2018 and fall 2020 academic years (Figure 6). Among the learners who did not persist, 3% of first-time and 7% of stop-out adult

¹² "Some College No Degree" (Lumina Foundation, 2019), <https://www.luminafoundation.org/wp-content/uploads/2019/12/some-college-no-degree.pdf>.

learners re-enrolled after stopping out. The remaining 59 percent of first-time and 62 percent of stop-out adult learners had not re-enrolled as of the 2020-2021 academic year (Figure 6).

Figure 6: Persistence Rates for Minnesota Adult Learners (Students Enrolled in Fall 2018 and Observing Data for those Students in Fall 2020)



Financial Aid

Table 3: Financial Aid Awards to Minnesota Students, Academic Year 2018-2019

Student Category	Average State Grant Award	Average Postsecondary Child Care Grant Award
First-Enrolled Adult Learners	\$1,016	\$3,660
Stop-Out Adult Learners	\$1,707	\$3,996
Traditional age students	\$1,792	\$4,567

The cost of college tuition and fees has risen over time. While financial aid is a state policy tool for ensuring affordability, state aid programs often, intentionally or unintentionally, favor traditional aged college students over adult learners in terms of eligibility requirements (e.g. enrollment status, eligibility time frames, application deadlines, and merit criteria). Minnesota is one of a handful of states that has eligibility requirements that do not exclude adult-learners.

During the 2018-2019 academic year, first-time and stop-out adult learners received lower Minnesota State Grant award amounts on average (\$1,016 and \$1,707 respectively, Table 3) as compared to traditional age students (\$1,792). The result is due in part to the differences in cost at the institutions selected by each student group and the high prevalence of part-time enrollment among adult learners. Minnesota State Grant awards are based on a proportion of costs incurred by the student meaning that part-time students and students enrolling in less costly shorter-term programs receive lower amounts. Other state aid programs, such as the Minnesota Postsecondary Child Care Grant, can provide additional assistance to adult learners to cover educational costs.

Conclusion

This brief examined two groups of Minnesota’s adult learner students – first-time adult learners and stop-out adult learners, providing an overview on key demographic characteristics and enrollment patterns. From this brief, the following are important takeaways:

1. Adult learners as a group have lower incomes on average than families of traditional age students.
2. First-time adult learners are the most diverse group of Minnesota undergraduates with over 50 percent of students identifying as Black, Indigenous, or students of color. By comparison, roughly 30 percent of traditional age students in Minnesota identify as Black, Indigenous, or students of color.
3. A higher percentage of adult learners are student parents than traditional age students.
4. Adult learners (both first-time and stop-out) enroll most frequently at public institutions and are enrolled in a part-time status at a higher rate.
5. Between academic year 2018-2019 to academic year 2020-2021, approximately 60 percent of adult learners (both first-time and stop-out) in Minnesota stopped out of their programs before earning a degree.
6. First-time and stop-out adult learners received lower Minnesota State Grant award amounts as compared to Traditional age students. The result is due in part to the differences in cost at the institutions selected by each student group and the high prevalence of part-time enrollment among adult learners.

Adult learners in Minnesota are a unique group of students, and increasing the numbers of adult learners enrolling in Minnesota institutions is critical in meeting the state’s attainment goal. More research on adult learners in Minnesota and focus on patterns of success for/how to best support adult learners is needed.