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Determining the Barriers to Entry and Completion for Returning College Students in New Jersey

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Finally, we want to offer our immense gratitude to the individuals from several institutions of higher education in New Jersey who agreed to be interviewed for the purpose of this report, as much of this work would not be possible without their valuable insight.

Executive Summary

In 2019, the Office of the Secretary of Higher Education (OSHE) in New Jersey (NJ) published the New Jersey State Plan for Higher Education, outlining a student-centered vision and their continued commitment to ensuring that "65% of working-age New Jerseyans will have a high-quality credential or degree by 2025" (NJ OSHE, 2019).

In early 2020, the COVID-19 pandemic forced institutions of higher education (IHE's) to physically close, and thousands of students had to complete their degree remotely. This environment proved challenging for many students, both exacerbating existing obstacles and creating new ones. As a result, some students decided they could not continue and left before completing their course studies. However, students were also leaving without finishing their degrees prior to the difficulties presented by the COVID-19 pandemic.

Currently, according to the New Jersey Education to Earnings Data System (NJEEDS), **at least 589,649 students in NJ fall into the category of "Some College, No Degree" (SCND),** or students who enroll in an IHE, but leave – what we will refer to as "stopping out" – before graduating with a credential or a degree.

OSHE recognizes that by re-engaging this student population and ensuring their successful degree completion, they can not only reach, but can possibly also exceed their "65 by 25" goal through the building of pathways for upward economic mobility for thousands of working-age adults in the state. For that reason, this research group was tasked with investigating the following:

- What are the barriers impeding working-age adults from earning a postsecondary credential?
- What are some examples of interventions from institutions used to support and re-engage SCND students returning to finish their degree?

To best answer these questions, **the report is structured as follows**:

1. Who are the "Some College, No Degree" Individuals?
    a. This section provides a description of the socioeconomic characteristics of SCND individuals, such as race/ethnicity and credits completed, and compares it to national trends and data where appropriate.
2. What are the Barriers Impeding Working-Age Adults from Earning a Postsecondary Credential?
    a. Based on interviews with professionals in higher education in New Jersey and a literature review, this section lists the most often discussed barriers facing SCND individuals, and categorizes them into four groups:
        i. *Basic Needs:* Food and Housing Insecurity.
        ii. *Financial Challenges Beyond Basic Needs:* Lacking Access to High-Speed Internet and Transportation, as well as Debts and Fees Beyond Tuition.
        iii. *Balancing School, Work, and Home:* Struggling to balance the responsibilities of life as a student and as an employee and/or a parent.
        iv. *Institutional Barriers Unrelated to Financial Aid:* The inflexibility of course and degree schedules, as well as the lack of dependable assistance from staff for students navigating the IHE's unique system.
3. "There is No One-Size-Fits-All Solution:" Interventions to Re-engage and Retain SCND Students
    a. This section provides an overview of several solutions that have been explored and implemented by IHEs. It is organized as follows:

i. Re-engagement Strategies used in NJ IHEs and comparable strategies from other states;
ii. Degree Completion strategies used in NJ IHEs and comparable strategies from other states; and
iii. Strategies from IHEs in other states that have not been explored in NJ, but that seem promising.

4. Policy Recommendations:

a. *Short-term:* Explore the possibility of increasing the use of partnerships between 4-year and 2-year institutions – particularly community colleges participating in the Degrees When Due initiative – to notify students of their eligibility for an Associate Degree of the "Statewide Reverse Transfer Agreement" to reach some or all of the **over 13,000 SCND students who stopped out from a 4-year institution after completing 60-90 credits**.[1]
b. *Long-Term:* Develop a grant program for IHEs, providing guidance and a "menu" of options for institutions interested in developing or enhancing their own institutional programs to **both re-engage and ensure the success of the SCND student population**.

[1] Rutgers describes how this program applies to all public 4-year and 2-year institutions throughout the State on their website.

Introduction

In working toward their "65 by 25" goal to improve the economic prospects for many individuals and families throughout the State, OSHE is interested in immediately re-engaging adults who stopped-out from the NJ IHEs within at least the last five academic years and have annual incomes that would qualify them for financial support through the Community College Opportunity Grant (CCOG) and the Garden State Guarantee (GSG).

OSHE asked the research group to conduct an analysis of the composition of this student population in NJ, as well as the challenges they encounter and promising programs, policies, and other interventions within the state and around the country that seek to help some college, no degree students.

OSHE also tasked the group with describing the socioeconomic characteristics of the SCND student population in NJ. Using state and national data sources, this report describes the SCND student population in NJ and compares it to the national population. The characteristics of particular interest to OSHE include race/ethnicity, age, and number of credits completed prior to stopping out.

Methodology[2]

The research team used several quantitative and qualitative approaches to describe the NJ SCND population's composition, identify the types of challenges they face before returning and while working toward degree completion, and explore interventions that IHEs in NJ and around the country are using to help SCND individuals return and complete their degree. A combination of quantitative data analysis, literature reviews, and interviews with professionals in higher education provide us with much of the information needed to supplement OSHE's knowledge of SCND population and the possible strategies that can be used to assist these individuals.

Quantitative Analysis: NJEEDS Data

New Jersey's Education to Earnings Data System (NJEEDS) is the most complete and centralized raw data available on students in the state. It contains individual-level data from OSHE, the NJ Department of Labor & Workforce Development, and the NJ Department of Education. For our purposes, we used data available through OSHE.

To ensure coverage of as many of the students who stopped out during the last five years as possible, all students who enrolled in college since the Fall 2012 academic term are included in our dataset. Former students who were both no longer enrolled at the time of the most recent data collection and did not obtain a degree were included in our analysis. Thus, **we statistically define "Some College, No Degree" students in this report as those who were enrolled starting with the Fall 2012 academic term, who lack a record of degree completion between 2012 and 2020, and who were no longer enrolled in courses at the time the most recent data was placed into the NJEEDS system**.

In order to compare the SCND population to the non-SCND population, we created a dummy variable with possible values 0 (non-SCND) or 1 (SCND). To conduct a demographic analysis of the SCND population, variables indicating students' gender, race/ethnicity and year of birth were extracted from the NJEEDS database. Further variables of interest include the student's program of study (fields of study were aggregated into the categories STEM, Social Sciences, Humanities, Other), student GPA, number of credits completed, number of semesters enrolled, and semester of last enrollment.

Data from the U.S. Department of Education's Integrated Postsecondary Education Data System (IPEDS), and the 2014 and 2019 National Student Clearinghouse reports enable us to fill in some of the gaps in the NJEEDS dataset. Both of these data sources are used in this report as national benchmarks to compare the data gathered and analyzed from NJEEDS.

Interviews with Higher Education Leaders and Staff

To gain a better understanding of what barriers the SCND population faces in NJ and the interventions currently in place to address these challenges, we contacted higher education professionals who work with these students at every public 2-year and 4-year institution in the state. We also contacted researchers and advocates who work with the SCND population or who are familiar with the research in this area.

We interviewed **25** individuals in NJ: 13 are higher education professionals from 4-year institutions, 9 are higher education professionals in 2-year institutions, and 3 are researchers or advocates in this space.

[2] See Appendix IV for limitations on quantitative and qualitative methodology.

Their professional titles include directors of organizations, directors of specific programs, and university institutional leadership.

During each interview, we asked each individual the same questions (see Appendix I) aimed at:

(1) determining the professional's understanding of the barriers facing SCND students;

(2) learning about the interventions for SCND students that are either already in place or are planned for the future; and

(3) gauging the institution's resource needs to start, continue, and/or expand any of these interventions.

After interviews concluded, a spreadsheet was created where answers from each interview were summarized to determine where patterns exist. For questions where the research team asked for a list of items (i.e. barriers that students face, specific needs of the IHE, etc.), each item was coded as a number and tallied to inform discussions of aggregated items in this paper[3]. For other questions, such as descriptions of an intervention, a one-sentence summary was included in the spreadsheet and any similar words or phrases were colored to ensure the team accurately captures various parts of the answer.

[3] In this paper, rather than providing specific numbers, general terms such as "all" or "many" or "a few" are used, given that this is not a generalizable sample of professionals, those with whom the team spoke may not be aware of relevant information on the subject if it is outside their portfolio of work. For further information on these limitations, refer to Appendix IV.

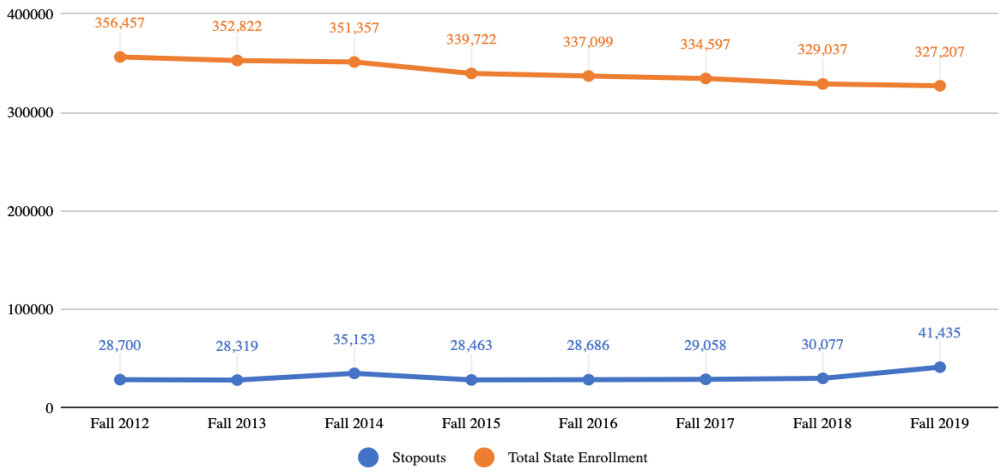
Who are the "Some College, No Degree" Students?

The research team began its analysis by determining characteristics of SCND population in the national landscape. The 2014 National Student Clearinghouse (NSC) surveyed 31 million students in the US who left college within the previous two decades without finishing a degree and who were still no longer enrolled at an IHE at the time of the study (Shapiro et al., 2014). Since then, a second report issued in October 2019 finds an increase of 22 percent in SCND students between December 2013 and December of 2018, raising the number to 36 million students (Shapiro et al., 2019). The national data trends outlined in these two reports provide us with a helpful benchmark with which we can compare our NJ-specific analysis in this section of the report.

A Comparison of SCND and Non-SCND Students

Since at least 2012, thousands of students have stopped out of several institutions of higher education in New Jersey every year, culminating in **at least 589,649 SCND individuals as of Fall 2021**. **Figure I** below shows the number of students who stop out during every fall semester from 2012 to 2019, compared with the total state enrollment in that semester.[4] The blue line[5] depicts a gradual upward trend in stop-outs from 2012-2019, with one distinct outlier in the fall of 2014. This uptick of about 7,000 SCND students could possibly coincide with the conclusion of the Disengaged Adults Returning to College (DARC) Grant Program, which was a state-coordinated intervention that provided a few institutions with funding to re-engage and retain SCND students from 2009 to 2014.[6]

Figure I. Number of Students Stopping Out in NJ by Last Enrolled Fall Semester, 2012-2019



Sources: NJEEDS; U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS), Fall Enrollment component final data (2012 - 2019).

[4] It is important to mention that NJEEDS data shows that thousands of students stop out in spring semester as well; this is not shown in the graph because IPEDS data does not have enrollment numbers separated out for each Spring.

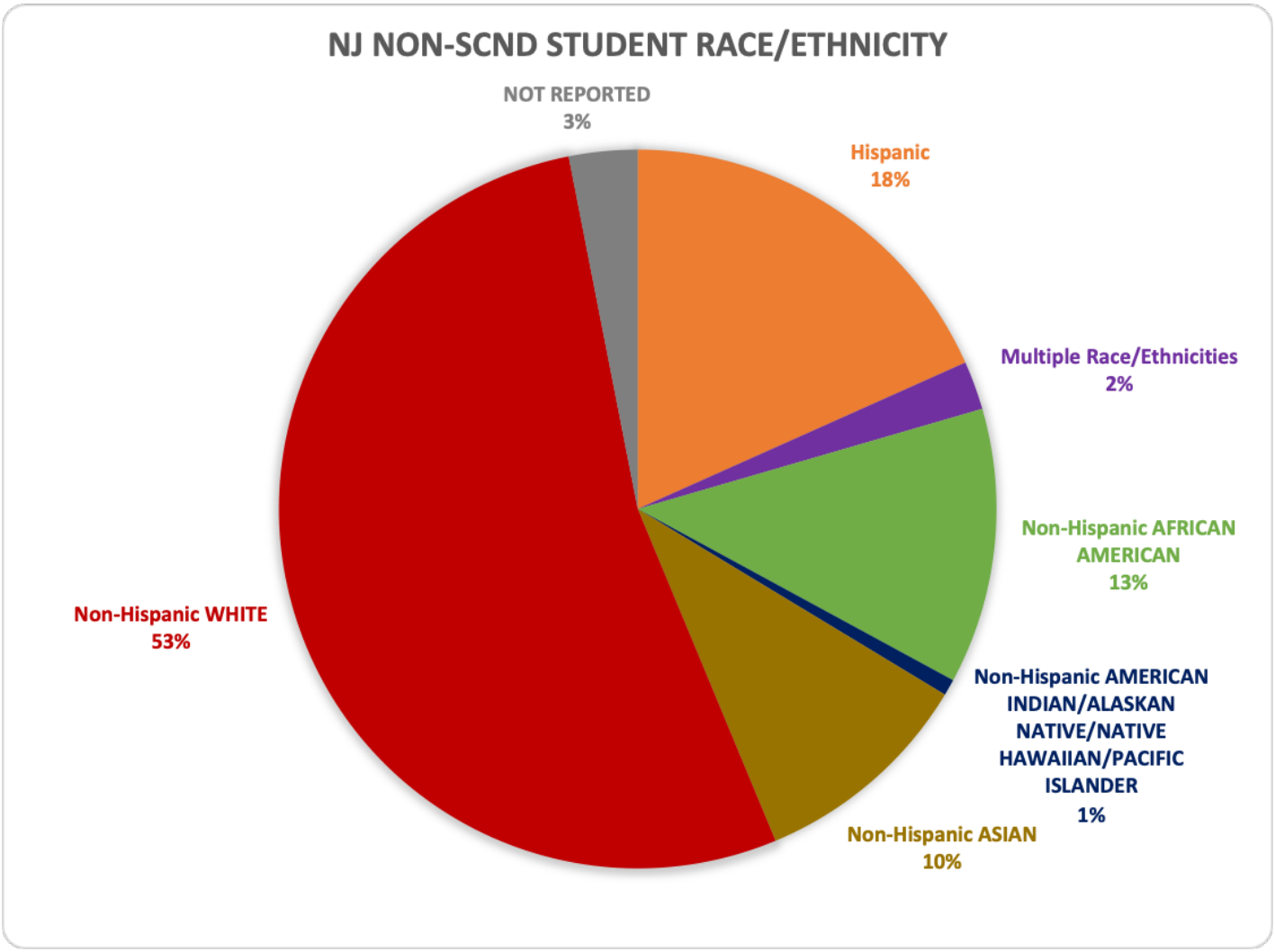
[5] According to our peers at NJEEDS, the number of stop-outs presented here is likely a slightly conservative estimate, meaning there could be more students who stopped out. The total enrollment figures are based on an IPEDS dataset that is more comprehensive than the NJEEDS dataset.

[6] While we are not sure exactly when DARC concluded, this chart created by the Society for Research on Education Effectiveness (SREE) mentions the previous 2010 Bloustein Practicum report that evaluates DARC and states that the program ran from 2009 to 2014.

It is also important to note that, while not depicted in this chart,[7] another semester of interest is the Spring of 2020, which saw 58,771 stop-outs. We believe this relatively high number is best explained by the immediate impact of the COVID-19 pandemic. While this is in line with what we expected to see, it is likely that data from Fall 2020 and beyond will be needed to fully assess the impact of the pandemic on the SCND population throughout the state.

SCND Students by Race/Ethnicity

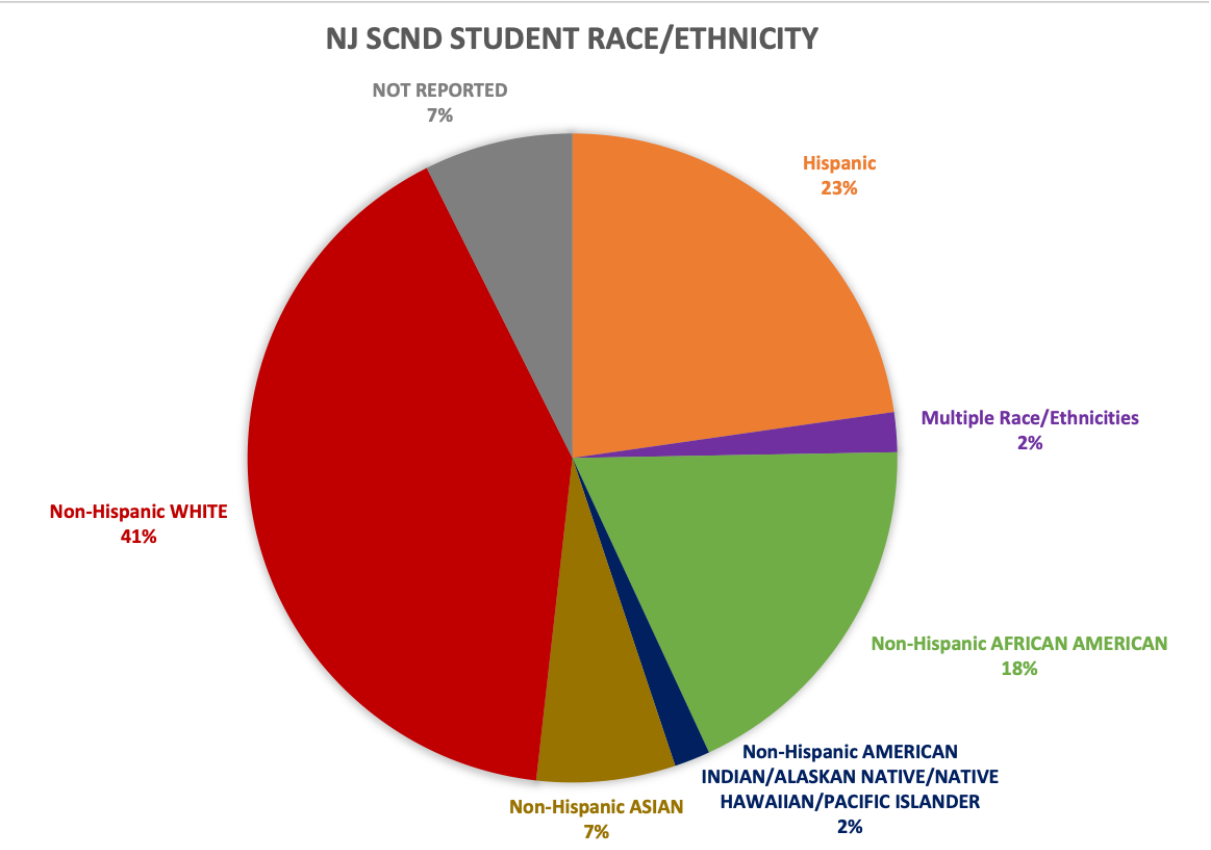
Figure II. NJ Non-SCND Students by Race/Ethnicity, 2012-2020



Source: NJEEDS

[7] Since we do not have Fall 2020 stop-out data, we thought it would be best to wait until we receive that number because we include Spring 2020 in the graph.

Figure III. NJ SCND Students by Race/Ethnicity, 2012-2020



Source: NJEEDS

Figures II and III show the distribution of race/ethnicity in the non-SCND (Fig. II) and SCND (Fig. III) populations in New Jersey.[8]

Generally, the SCND population in New Jersey is composed of more individuals of color than the non-SCND population, consistent with the expectation that students of color tend to face greater difficulties in higher education than white students. Additional patterns observed for NJ SCND and non-SCND adults are outlined below:

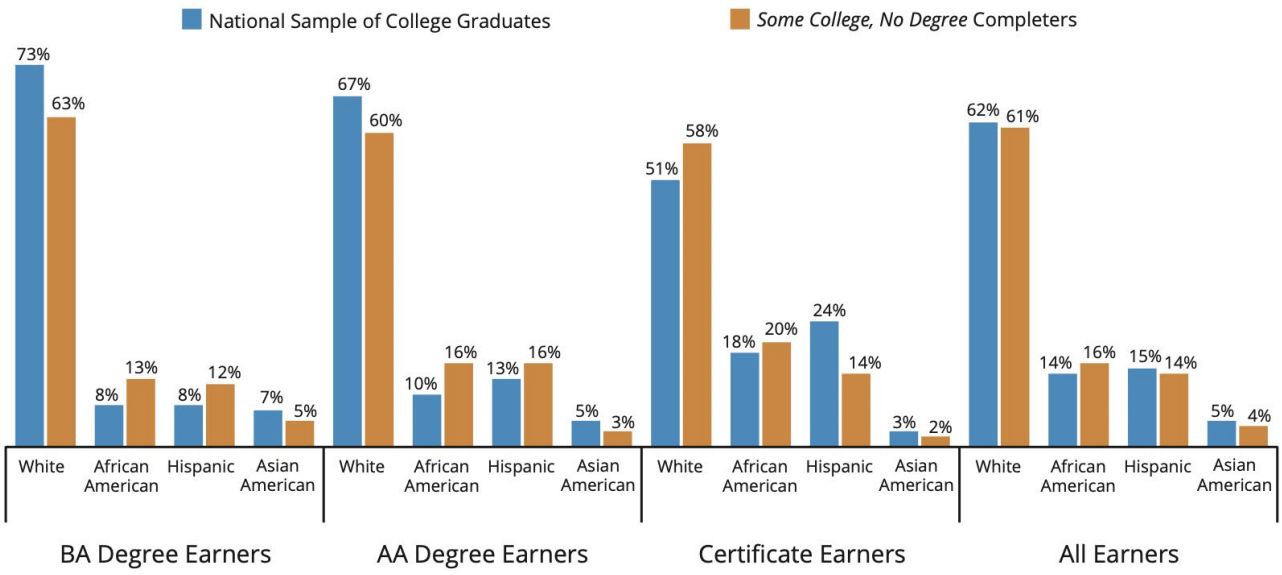
- There are more than ten times as many Native-identifying students in the SCND category than in the non-SCND category.
- A majority of non-SCND students identify as non-Hispanic White (53 percent), while a plurality of SCND students identify as non-Hispanic White (42 percent). Non-Hispanic white students could also include students from Arab-speaking countries, such as Egypt and Morocco, because the Census accounts for them in this racial category. Thus, it is quite plausible that the non-Hispanic white students are composed of many low-income and first-generation students (Shapiro et al., 2019).

[8] There was a significant number of missing values for race/ethnicity in both the non-SCND and SCND groups. Out of 865, 589 non-SCND students, we only have racial data on 472, 194 students, or about 57% of the students, and out of 752,835 SCND students, we have racial data for 518,113 students, or about 75% of the students. For further commentary on this, refer to Appendix II.

- African American and Hispanic students both comprise a higher percentage of the SCND students than the non-SCND students. When holding other individual characteristics constant, **the odds that an African American student will stop out are about 56% higher than the odds for a white student to stop out**.[9]
- The percentage of Asian students in the SCND group is smaller than the percentage of Asian students in the non-SCND group, similar to the trend we see for white students.

By comparison, the national data does not include a racial breakdown of the SCND population, because as the authors of the report note, "historical coverage rates for the demographic data elements are uneven" (Shapiro et al., 2014). This means that the quality of data on student demographics (other than sex) is not complete enough to present conclusions, which is similar to the challenge in collecting complete data on race/ethnicity for the NJ SCND population. The 2019 NSC report, however, benefits from an additional five years of data collection and does include some more (but still limited) information about the racial and ethnic characteristics of SCND students. For example, the report does not attempt to present a demographic analysis of the SCND population as a whole, rather presenting racial/ethnic information about two sub-populations: the "potential completers" and those SCND students who earned a credential at some point from December of 2013 to December of 2018 (Shapiro et al., 2019). Of particular interest to us is the latter group of individuals, depicted in **Figure IV** below in comparison with a national sample of college graduates who complete without stopping out.

Figure IV. National Racial/Ethnic Makeup of Returning Some College, No Degree Students Who Earned a Credential by 2018



Source: National Student Clearinghouse 2019 Report

From **Figure IV**, one may conclude at first glance that SCND students who return to complete their degree, absent any targeted interventions, are doing so at similar rates as their peers in the same racial

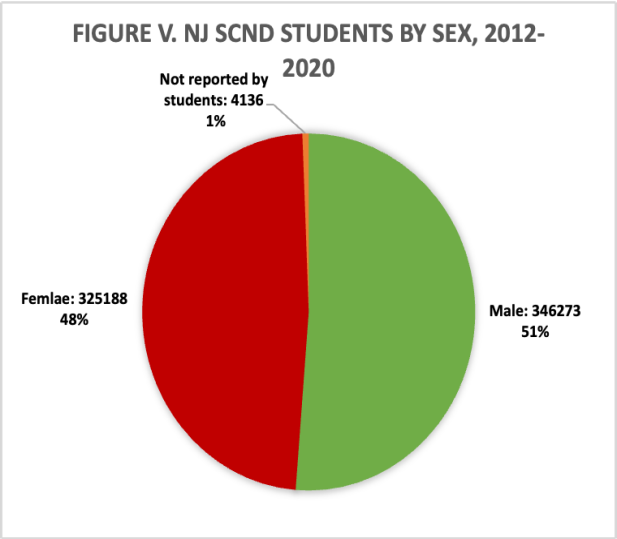
[9] See Appendix III.

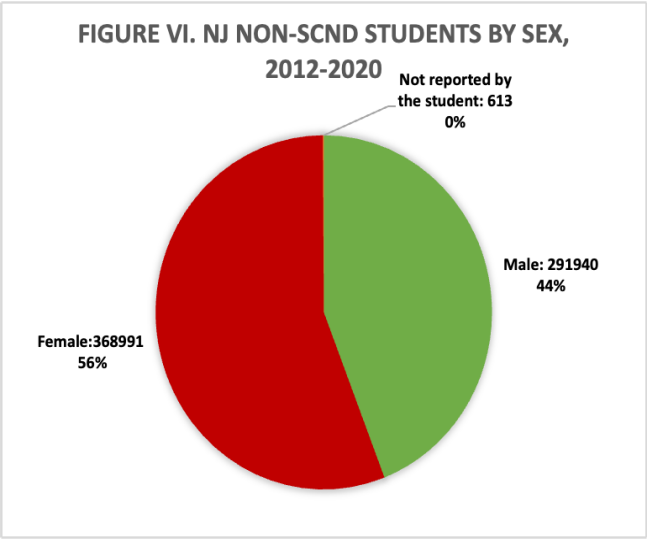
group who did not stop out. However, it seems as though African American SCND completers and Hispanic SCND completers are returning at slightly higher rates than their peers who graduate without stopping out across both 4-year and 2-year institutions. Additionally, SCND completers in both groups of students also have higher representation in 2-year institutions than their peers of SCND completers in 4-year institutions, which could be indicative of the anecdotally discussed idea within the higher education community that **SCND students tend to prefer returning to 2-year institutions, even if they began their degree at 4-year institutions**.

SCND Students by Gender: Male and Female

The pie charts in **Figure V** and **Figure VI**[10] indicate that the SCND population in New Jersey is majority male-identifying, whereas the non-SCND population is majority female-identifying. Based on this data, **the odds of a male student stopping out in New Jersey are 23.34% higher than the odds for a female student.**[11] This is closely in line with the national enrollment data from IPEDS[12] showing that female-identifying students are slightly overrepresented in the student population as compared to the general population (42% of a total of over nineteen million enrolled students were male and 57% were female in 2019).

This overrepresentation of men in the SCND population (compared with the non-SCND population) aligns with current research indicating that **men are more likely than women to stop out, with the COVID-19 pandemic acting as a catalyst** (Marcus, 2021). In fact, when comparing NSC enrollment numbers from Fall of 2019 to Fall of 2020, the decrease in enrollment of male-identifying is "more than seven times as steep" as the decrease of female-identifying students (Marcus, 2021; National Student Clearinghouse, 2020).





Source: NJEEDS

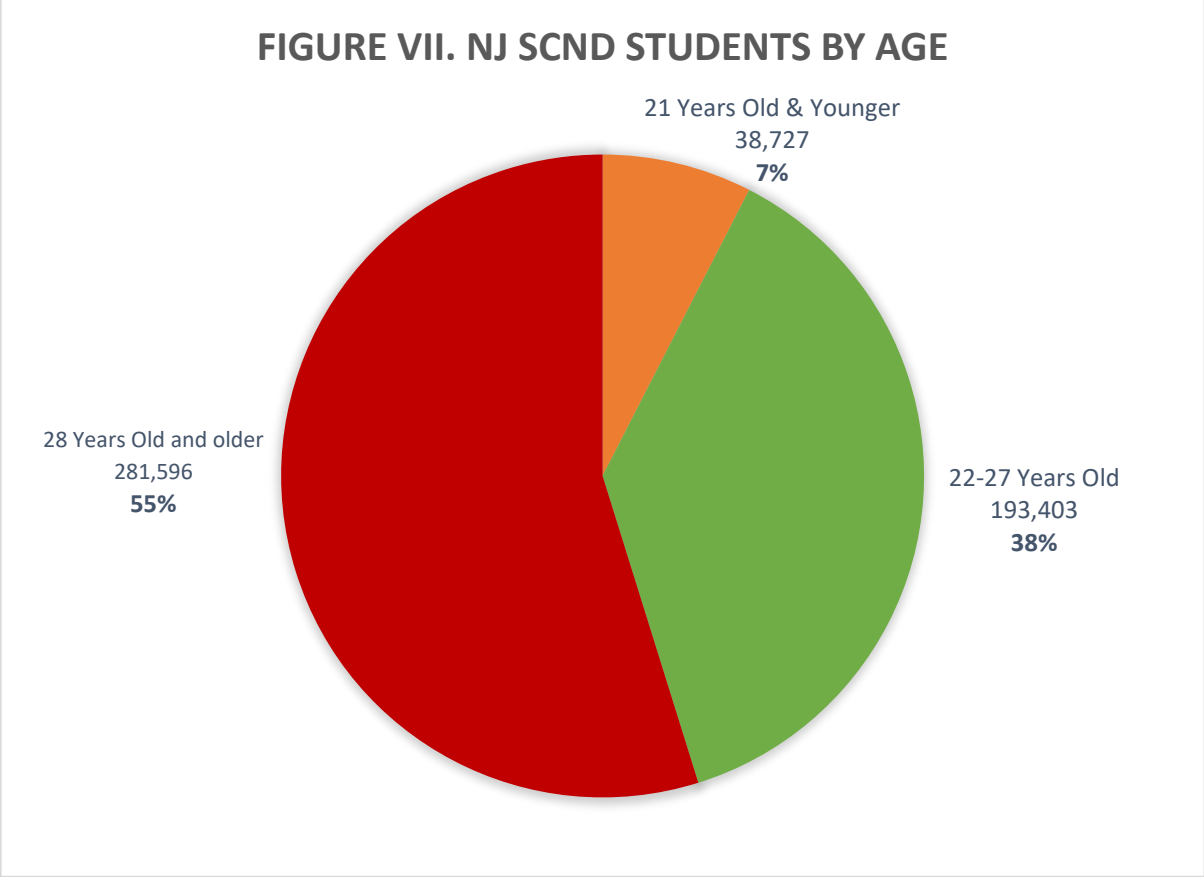
[10] Data collected in NJEEDS does not currently reflect students who identify themselves outside of the male/female binary structure, such as gender non-conforming students.

[11] See Appendix III.

[12] Total fall enrollment in degree-granting postsecondary institutions, by level of enrollment, sex of student, level and control of institution, and attendance status of student: 2019

SCND Students by Age[13]

Using the reported birth years of students, **Figure VII** describes the age at which these students would have reached by December of 2021, or the end of Fall of 2021. Unlike the national SCND student profile, where three-quarters of students were about 30 years or older as of 2018 – making them 33 years or older by December of 2021 – the current SCND profile of students in NJ is much younger (Shapiro et al., 2019). As a result, they are **potentially less likely** to (1) have more inflexible life circumstances that come with age (such as a mortgage or children), (2) feel out of place on campus compared to more traditional students, or (3) reacclimate to a school environment with which they may no longer be familiar due to being removed from high school for a longer period of time than traditional students. These three factors are also more likely to be true of the 38,727 or 7% of SCND students who are 21 years old or younger, which is the age of traditional higher education students.



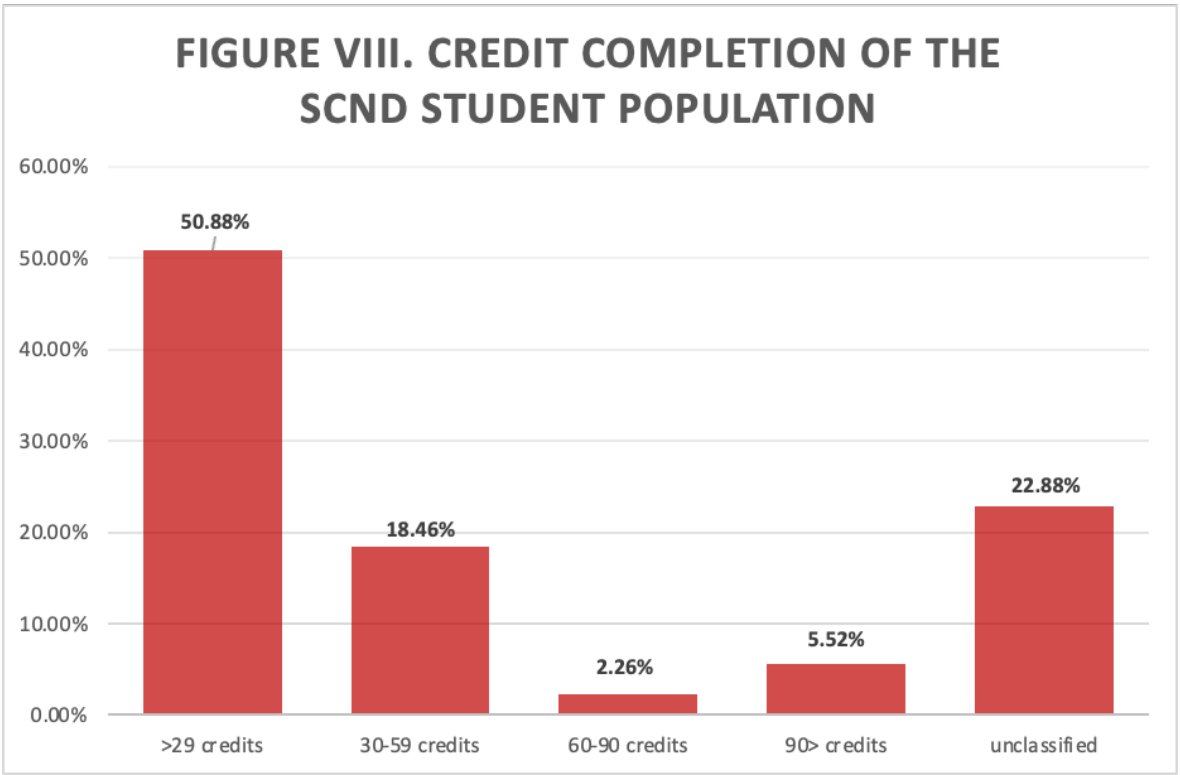
Source: NJEEDS

For the 193,403 or 38% of NJ SCND students between the ages of 22 and 27, it is quite difficult to determine what kind of life circumstances they are facing. Thus, the section on the Lack of Personal Connections to Navigate the Institutional System later in this report will provide an explanation for how the personalization of assistance to these students to help them re-enter and remain in their degree programs is not only important, but often necessary, for them to consider returning.

[13] NJEEDS data has missing values for this variable, and it currently includes undergraduate, as well as graduate students who have stopped out between 2012-2020. We are in the process of cleaning this data up. Out of the 752,835 of these students in the State, we have birth year data for 587,514 of them.

These kinds of interventions will also be relevant for the last group of students who are older than 28 years old, and make up more than half of the NJ SNCD population; in fact, national trends indicate that the median age of students who returned to complete their degree between December of 2013 and December of 2018 is around 30 years old, and were more likely to be women. Thus, it is important to note that as students age, they may have more work experience, and pathways toward degree completion should conveniently include interventions such as Prior Learning Assessments (PLAs). Further information is provided in a later section of this report that focuses on interventions. It is also important to consider that older students are less likely to complete their degree after re-enrolling. In fact, the 2019 NSC report's analysis indicates that only 18% of students who re-enrolled after a stop-out that is seven years or longer completed their degree, a success rate that more than doubles for students who returned within just three years of stopping out (Shapiro et al., 2019).

SCND Students: Credits Completed Prior to Stopping Out



Source: NJEEDS

Figure VIII categorizes the 589,649 SCND students by the academic standing for a full-time student.[14] NJEEDS uses five categories: students with 29 credits or less are "Freshmen," 30-59 credits are "Sophomores," 60-90 credits are "Juniors," and students with over 90 credits are "Seniors."[15]

[14] This is the only chart in this section that only includes the identified undergraduate SCND students without the other graduate and unknown/missing SCND students.

[15] NJEEDS data also has 5 more categories beyond those mentioned here, one of which is "Not Applicable," while the others are for students who stopped out before completing their graduate or doctorate degrees. These students make up less than 10% of the SCND population, and since they are not part of our scope, we did not include them in our graph.

Furthermore, students considered "Freshmen" could have stopped out in their second, third, or even fourth year of college, even though they only completed 29 or fewer credits.

The most interesting piece of this data is in the category for "Juniors;" NJEEDS classifies these as students who stopped out of a 4-year institution. Interestingly, an argument can be made for prioritizing these students for SCND interventions, despite them being the smallest out of all the credit groupings (about 2% of SCND adults or 13,304 individuals). It may be possible to award degrees to these students more quickly than others through the "Statewide Reverse Transfer Agreement", which allows students at a 4-year IHE to transfer their credits to a 2-year IHE if they would like to complete their studies at the latter institution. As a result, if these students have accumulated enough credits toward a degree, an argument can be made for working to re-engage them first.

It is also important to discuss that most students (about 51% of SCND adults or 300,020 individuals) stopped out before completing 30 credits, or a total of one year. This may be the more difficult population to re-engage, especially if they have been out of school for several years, because their degree completion will take more time.

Re-engaging community college students within the category of students who have completed 30-59 credits (about 18.5% of SCND adults or 108,859 individuals) could also be promising, as those students may have only a year or a semester left as full-time students, but possibly 1-2 years as part-time students. Similarly, students who have completed over 90 credits, all of whom stopped out from 4-year IHEs, may also be promising to re-engage, as they may also have a short journey toward degree completion.

All in all, it seems that the SCND population is mostly composed of non-white students, male students, students who are older than 28 years old, and students who have not completed the equivalent of "freshman" year for a full-time student. The next section will aim to provide further context for the challenges these students may face that possibly lead them to stopping out and keep them from returning.

What are the Barriers Impeding Working-Age Adults from Earning a Postsecondary Credential?

Because of the heterogeneity of the SCND group, preliminary research on the SCND student population indicates that these students face similar barriers, but in unique combinations. In other words each individual's challenges are quite different from that of another. This observation was anecdotally confirmed in conversations with leaders and staff in IHEs, some of whom explained that SCND students want to return, but need to have specific needs met before they can re-enroll. Then, once students do return, these same barriers, as well as a few additional ones, must be addressed to help students remain enrolled.

This section discusses each of the barriers identified during these interviews and contextualizes them within the literature review and website scans of IHE's in NJ and other states. The list of barriers is grouped into four categories: Basic Needs; Financial Challenges Beyond Basic Needs; Balancing School, Work, and Home; and Institutional Barriers Unrelated to Financial Aid.

Basic Needs

Based on information gathered from interviews with professionals at NJ IHEs, many students currently lack basic needs, such as adequate food and stable housing. Students' academic performance, as well as their emotional and total well-being, are all affected when they do not have enough food to eat, a stable home, and access to other necessities (Payne-Sturges, et al., 2018). As a result, when students cannot meet these essential obligations, it is less likely they will prioritize obtaining a degree in higher education, making them more likely to consider stopping out.

1. Food Insecurity

According to a 2018 Wisconsin Hope Lab report (Goldrick-Rab, et al., 2018), several studies published in 2015 and 2016 reveal that a significant proportion of students – estimated to be between 20% and 40% of the national student population at community colleges, public universities, and even some private institutions – struggle with food insecurity[16]. It is important to note that beyond the physical challenges hunger produces, it can also have a negative impact on a student's mental health, making perseverance toward degree completion difficult. In particular, food insecure community college students have a 22% lower chance of earning a 3.5–4.0 grade point average than their food secure peers, putting them at danger of falling behind and failing to complete a credential (Maroto et al., 2015).

During interviews, most institutions point to their food pantries as their primary way of helping their students. However, despite the existence of these food pantries at several NJ institutions and the additional funding for addressing food insecurity through the Hunger-Free Campus Grant Program, program staff at many IHEs, including institutions that are not funded using the Hunger-Free Campus Grant Program, say it is difficult to determine exactly which students require food assistance[17]. They further explain that some students confidentially admit they feel too ashamed and insecure to make their food inaccessibility challenges visible or to seek out the resources they need. Studies indicate that financial necessity among the student population, which frequently overlaps with racial/ethnic minority

[16] We use the USDA 10-item scale to measure food insecurity: https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-u-s/measurement/

[17] https://www.insidernj.com/press-release/governor-murphy-secretary-bridges-announce-awardees-nearly-30-million-address-covid-19-impacts-postsecondary-students/ : Out of 11 institutions, 7 are 4-year and 4 are 2-year

status, is likely to be the root of the problem to meet their basic needs (Payne-Sturges, et al., 2018). As a result, students often find that the opportunity cost of continuing to spend their time in school is too great, making it more appealing to stop out and find employment to help them meet these basic needs immediately on their own. In fact, a survey conducted by researchers in 2013 on students trying to attain credits through an online PLA platform found that 45% of these students state that they stopped out because of "the need to work and earn money" (Erisman & Steele, 2015, p.11). This need extends to barriers beyond food insecurity, some of which can be identified as part of the cause for it.

2. Housing Insecurity

In a small number of cross-sectional studies of students at various US colleges, researchers found that students with unstable housing are more likely to also face food insecurity (Payne-Sturges et al., 2018). However, "unstable housing" is often difficult to define, as it varies from having no housing at all, to having some shelter that may not always be guaranteed. For the purposes of this report, we use the US Department of Education's (2016) general definition of homelessness: individuals who lack a fixed, regular, and appropriate overnight stay[18].

According to one interview with a senior member of a university's leadership, institutional housing is often not an option for students struggling to find stable housing, as dorms and apartments on campus are not affordable, and off-campus housing is not always available or convenient. Additionally, while this problem exists for students in almost all IHEs, it is an issue faced more often by a greater proportion of students enrolled in community colleges. While discussing the housing issues brought to her by some students she serves, a program director at a community college emphasized, "we're scrambling from a place of so much need." A survey by Goldrick-Rab (2018) demonstrates that at least one-third of community college students state they experience some form of housing insecurity, and around half of community college students report at least one housing affordability or stability issue (Broton & Goldrick-Rab, 2018). For study participants, the most common problems include trouble with affording the entire rent/mortgage bill, as well as the inability to afford the total energy bill (Broton & Goldrick-Rab, 2018). Complete homelessness, or lack of access to any housing at all, is by far the most severe form of housing insecurity, with 6 percent to 14 percent of community college students facing it (Broton & Goldrick-Rab, 2018).

It follows, then, that SCND students who do not have access to stable housing will most likely not consider re-enrolling to obtain their degree. Furthermore, SCND students who feel they must decrease their hours of work to make time for school, and potentially lose the ability to pay for stable housing, will be less likely to consider re-enrolling, unless they are guaranteed financial assistance that will alleviate that worry. However, we learned from several IHE staff that it is difficult to determine who these students are without having personal conversations that many of them may feel ashamed to have, making it difficult to determine how much funding would be necessary to address their concerns.

Financial Challenges Beyond Basic Needs

In addition to lack of access to basic needs, returning students often list other financial difficulties as the most predominant reasons for stopping out of college (Erisman & Steele, 2015). In fact, according to research conducted by policy analysts Erisman and Steele (2012), 97% of institutions indicate financial barriers as being a major challenge for students. These constraints often include difficulty with completing financial aid applications and addressing defaults on student loans. **During interviews,**

[18] https://www.nn4youth.org/wp-content/uploads/NN4Y-WP-Homeless-Definitions-2019.pdf

professionals and advocates working in higher education confirmed that fees and outstanding debt were the most common deterrents for SCND students who wanted to return, in addition to access to and affordability of internet service, digital devices, and reliable transportation.

3. Lack of Access to High-Speed Internet

Students already struggling with basic needs, particularly housing and food insecurity, were also most likely to not have access to the internet (The Hope Center, 2018). However, the use of technology is an integral part of university life (Goode, 2010). Many institutions have not released a printer version of their course schedules in years. Instead, students must use the internet to find and enroll in classes as well as manage their academic schedules (Goode, 2010). Final grades, financial assistance information, and general university announcements are also made available only on the internet (Goode, 2010). For online course discussions and document dissemination, many higher education institutions use course management software, such as Canvas or Blackboard (Goode, 2010).

The COVID-19 pandemic has greatly exacerbated this digital divide and created additional barriers for students who could not afford internet service and laptops for participation in online classes. For instance, around campus, libraries provide digital versions of scholarly journals and books; however, during closures due to the pandemic, students at many NJ IHEs did not have access to these physical locations and had to rely on what they had at home[19]. In fact, many higher education professionals who spoke with us during interviews identified the cost of technology services as a barrier, with more than one recounting stories of students attempting to do their coursework on their mobile smart phones for remote classes because they do not have laptops and/or internet service at home, and purchasing either would be too much of a financial burden.

4. Lack of Access to Transportation

Another financial challenge that students often face is access to affordable and convenient transportation to school. According to annual living expense reports from the College Board, "transportation can account for almost 20 percent of the cost of college for commuters" and "87 percent of all first-year students live off campus" (West, 2021).

This barrier often affects students inequitably, particularly Black, Hispanic, and Native American students. For instance, a study by the University of North Carolina and UnidosUS describes that Latino students are 19 percent more likely to say that transportation challenges present them with a barrier as they work toward degree completion, compared to non-Hispanic students (Elengold et al., 2021).

Furthermore, due to a higher proportion of commuters in community college, inability to find reliable transportation for this population of students can sometimes lead to a lack of persistence and a lower overall GPA (Waters-Bailey et al., 2019). Additionally, though most studies on transportation have focused on large urban institutions, it is easy to conclude that any student, including those who live in rural areas, will face a significant educational barrier if they do not have access to a reliable and predictable mode of transportation that allows them to attend class on a regular basis (Waters-Bailey et al., 2019).

[19] That being said, New Jersey has the best broadband connectivity in the country, with 86 percent of households connected to the internet, compared to 83 percent nationally, and 99 percent having access to high-speed broadband. Despite this, according to the U.S. Census Bureau's 2019 American Community Survey findings (the most recent available), 343,597 homes in New Jersey still do not have an internet subscription, while 301,704 additional households rely only on cell phone data plans for internet access. Source: Watts, R. L. (2021, June 16), full citation in reference section

5. Beyond Tuition: Debts and Fees

In almost every interview conducted by the research team, staff and advocates in higher education discuss that the adult students with whom they speak find it difficult to return due to the requirements for paying outstanding balances to obtain their transcripts to continue their education. A study on "stranded credits" published by higher education analysts Karon, Ward, Hill, and Kurzweil (2020) explains that almost all institutions of higher education withhold SCND students' transcripts if they have not paid outstanding debts, regardless of their amounts.

This practice, while seen as effective by IHEs, actually creates an ironic barrier for students who could pay those debts if they were able to access those transcripts to re-enroll, complete their higher education degree, and use it to attain a higher income (Karon et al., 2020). In a 2020 survey by the American Association of Collegiate Registrars and Admissions Officers, 68% of community colleges who participate in this practice state that they withhold student transcripts if they owe the IHE as little as $25 or less, which is slightly more than the 60% of public IHEs who say they do the same (Karon et al., 2020). Thus, in states like NJ, where community colleges cater more to adult students, and by extension more of the SCND student population, than other institutions, this practice is placing an obstacle that inevitably affects more SCND students.

In addition to debts, higher education professionals also identify during interviews that fees not covered by financial aid, especially those not included on their term bills, such as purchasing parking passes and books, present a major challenge to SCND students when determining if they have the financial means to return, especially if they feel they will have to decrease their work hours to make time for school, thus adding another layer to the work-life balance struggle that most working-age adults already face.

Balancing School, Work, and Home

The luxury of time that many students have during their K-12 education gradually dissipates over time. Moreover, as they become more removed from their college experiences, all students, including the SCND population, take on more complex and time-consuming responsibilities such as employment, marriage, children, mortgage and other bill payments, as well as taking care of their parents and other elderly or sick members of their family. This lack of time makes it difficult to fit in the many necessary aspects of the academic experience – such as class time, homework, and group study sessions – throughout the week.

6. Employed Adults – Balancing School and Work

Between 2016 and 2019, a Gallop-Strada poll conducted a study, in collaboration with the Lumina Foundation, on 42,190 SCND students between 25-64 identify barriers preventing them from completing their degree (Strada-Gallup, 2019). **One of the findings reported by the study is that the most frequent reason that students mentioned for leaving before completing their degree is the difficulty balancing work and school.** Many students who worked full time became easily overwhelmed by school and would drop out of school instead of quitting their job, because one provides immediate solutions while another only provides economic benefits later. As a result, as discussed in previous sections, students need their immediate needs met to keep the opportunity cost of remaining enrolled low enough.

Several of the professionals at IHEs with whom we spoke mentioned that many of their adult students experience immense difficulty with finding the right balance between their work and class schedules; they also state that this problem extends beyond the SCND population, to all of their working students,

some of whom eventually join the SCND population when they can no longer tolerate the challenge of trying to find this balance. A Berker and Caroll study (2003) indicates that 56% of students older than 24 years old, see themselves as workers first and students second. One advocate with whom we spoke anecdotally confirms this, adding that he sees a pattern of students who are unable to balance school and work being the students who are most likely to stop out, simply because "**they don't see school as a return on investment**; **they see school itself as the barrier.**"

Higher education is frequently viewed as an individual investment, in which time and tuition fees are put to good use in the form of improved skills and higher earnings (Blagg et al., 2018). Although many people benefit from higher education, the specific returns for any individual are very unclear and change over time (Blagg et al., 2018). The cost of higher education after loans; the length of time in school and the likelihood of certificate or degree completion; the earnings returns from a given level of degree, major, or institution; the student's demographic background; and local economic conditions are some of the factors that contribute to an individual's ROI in higher education (Blagg et al., 2018). That being said, the average bachelor's degree has a lifetime median return on investment (ROI) of 287.7% (Hanson 2021). However, the ROI is -41.1 percent in the first ten years. Nevertheless, bachelor's degree holders don't start seeing returns until after 15 years of full-time job (Hanson, 2021).

7. Lack of Access to Affordable and Convenient Childcare

In addition, childcare access and affordability was typically one of several barriers listed by IHE professionals in the interviews. Students with dependent children have a vital point of access at community colleges in the United States (Sallee & Cox, 2019). Although student-parents enroll in postsecondary education at all levels, they are more likely to enroll in 2-year colleges (Sallee & Cox, 2019). Around one-third of all community college students in the United States are parents with dependent children (Sallee & Cox, 2019). This is also in line with a 2019 U.S. Government Accountability found that 22 percent or 4.3 million students attending school to obtain their undergraduate degree are parents, more than half of whom are single parents, and 44 percent of all parents also had full-time jobs (GAO, 2019).

Parenthood is also an attribute that is not equally distributed throughout the student population. In the United States, more than 2 million community college students are parents with children under the age of 18. Mothers account for 70% of these parents, and many of these mothers are women of color. In 2013, more than a third of African American students, a third of Native American students, and a quarter of all Latino students were parents (Nelson et al., 2013). It is important to note that according to NJEEDS data, these are also the only racial groups in NJ where the SCND population exceeds the non-SCND population. Additionally, with the average cost of full-time childcare going up to as high as $11,000 annually by 2017, the lack of access to affordable childcare seems to be one further complication that many students within these racial groups must endure.

In our interviews, one advocate specifically mentioned that even with more than half of NJ community colleges now having childcare centers, many of them are too expensive for the parents that need them most and very few, if any, employ care providers for students who are differently-abled. The literature tells us that spending time and money on education decreases one's ability to provide for his or her family (Sallee & Cox, 2019). Small circumstances, such as a child's illness or a change in work schedule, can unravel carefully crafted plans and destroy academic studies as students with demanding home and work responsibilities strive to balance competing priorities (Sallee & Cox, 2019). The presence (or absence) of specialized resources for community college student-parents and their children is often highlighted in studies on community college student-parents (Sallee & Cox, 2019). On-campus

childcare was shown to be crucial in facilitating students' access in a study of 501 student-parents at 24 SUNY (State University of New York) community institutions (Sallee & Cox, 2019). On-campus daycare was considered the most significant component in aiding college attendance by 46.8% of survey respondents, with another 29.5 percent ranking it as the second most important aspect (Sallee & Cox, 2019).

8. Lack of Flexibility for Taking Care of Elderly and Ill Family Members

During the pandemic, another caretaking struggle that became more visible was responsibility of balancing school, work, and caring for an elderly or ill family member. A few professionals working in higher education made a point of mentioning both childcare and "adult-care" or elderly care when asked about barriers facing students that make them more likely to stop out. A 2020 study by AARP and the National Alliance for Caregiving determined that about 5 million US adults are college students who are also caregivers for other adults (Skufca & O'Connell, 2020). Additionally, while more than half of these students add school into their schedules after accounting for their caregiving responsibilities, about a third of them experience the addition of these responsibilities to their schedules after already being students. Thus, caregiving for an adult could present as both a barrier to re-entry, as well as a barrier to degree completion, depending on when students must take on these responsibilities.

The AARP study clearly outlined the stress student caregivers are under, many of whom choose not to let IHE officials know because "school officials wouldn't understand" (Hartman-O'Connell & Skufca, 2020). Instead, they often informed their friends in school, feeling more comfortable with their peers than with their IHE advisors. According to interviews with a couple of program directors at IHEs, it is not surprising that students feel staff at IHEs are not helpful or understanding; in fact, they often experience the institutional system working against them as its own barrier.

Institutional Barriers Unrelated to Financial Aid

By 2017, students 25 years or older made up 1 in 5 students at public 4-year IHEs and 1 in 3 students at public 2-year IHEs (Long, 2017). Despite these changing student demographics to reflect a growth in the adult population on campus, the academic culture and practices still remain the same, only equipped to sustain the traditional college students' experience (Long, 2017). As a result, degree programs often do not allow for flexibility necessary to balance work and school. Nor does it allow returning students to take necessary remediation courses to help reacclimate to the demanding nature of school, as well as recall important foundational concepts (i.e. algebra and calculus) upon which their degree program builds. Furthermore, SCND students often need even more individual help beyond the classroom to navigate the institution's system, as many students also face bureaucratic barriers that impact both their re-entry and degree completion.

9. Difficulty Scheduling Required Courses

According to a national survey of several thousand SCND students between ages 25-64, one of the factors with "the most impact" on convincing students to re-enroll is "schedule flexibility," with 52% of respondents stating it would impact their likelihood of enrolling "a great deal" (Strada-Gallup, 2019). In fact, this factor is ranked higher than low-cost tuition and support for childcare and dependent care.

Furthermore, during several interviews, we learned that despite there being an increased need for positions such as nurses and teachers during the pandemic, the chronological order with which degree programs are structured make it difficult for students to re-enter before Fall, as well as take classes whenever they have time. For instance, STEM degree programs often do not provide much flexibility and missing one can sometimes delay an individual's degree by a semester or even a year. For instance,

one professional of higher education explains that if a student is unable to take their Biology I course in the Fall, they will have fewer class time options in the Spring, and if they cannot fit it into their schedule then, they will have to wait until the Fall of the following year, which can be frustrating for many students.

10. Lack of Personal Connections to Navigate the Institutional System

The final barrier explored in this report is an issue that **every individual with whom we spoke mentioned emphatically: the lack of personal connections with faculty and staff at IHE to help guide students as they bravely return to complete their degree, despite their fears about the process and the unknown personal return on investment.** Many institutions lack a transparent online process for the students to navigate which programs are most suitable for them. University websites also tend to lack adequate information on their webpages about how and if credits are transferred and from whom potential returning students can receive assistance (Erisman & Steele, 2015). In fact, students can sometimes visit two different staff members in the same office at an IHE and both will provide conflicting information. As a result, understanding their post-graduation career options and learning about any changes to the degree program they are returning to can sometimes be difficult, especially if returning students are not comfortable with using the internet or do not have their own devices to use.

The more important reason for personal connections is to make sure SCND students can rely on someone within the system to help connect them to the right resources and staff to assist them with some of their more difficult challenges, such as aforementioned basic needs or financial barriers. One professional stated that she tells all of the students who come into her office and perhaps feel overwhelmed or frustrated, feeling like their only option is to stop out: “If we can take the pain away for a minute, that will help you get to the next minute.” She says that not only does this help them feel like the help they need exists, but that it also exists within their reach, and they can rely on her to provide it.

"There is No One-Size-Fits-All Solution:" Interventions to Re-engage and Retain SCND Students

Professionals interviewed from NJ IHEs offer various solutions to the barriers identified in the previous section. However, many of them were not designed specifically for the SCND student population, but rather the adult student population as a whole. While the adult population does include SCND students, it is necessary for institutions to develop outreach strategies that specifically aim to re-engage students who have stopped out. Additionally, many of the programs currently used to address these challenges are pilots and have only been active for a few years or less. Since the programs were recently established, they lack a record of success showing positive re-engagement or degree attainment for the SCND population.

No program or institution completely addresses every barrier identified in the interview process. **Some try to address as many as possible**. In fact, during one interview, a program director at an IHE referenced the necessity of wrap-around interventions that personalize the solutions to the student's unique combination of barriers, rather than using a "one-size-fits-all" model. It is also important to note that while many of these interventions are promising, due to their design to minimize barriers and encourage students to finish their degrees, further time to collect and analyze data on each of them will be necessary to understand their success rate in re-engagement and degree completion.

The goal of this section is to provide a menu of options/interventions to address some of these barriers that need further evaluation[20]. The interventions can be separated based on two main goals for which they can be designed: first, to re-engage SCND students, and second, to help this population obtain their degree. However, some of the NJ institutions we interviewed struggle most with the first goal of re-engaging SCND students; only a couple of state intuitions, both community colleges, have begun to see some success with their outreach efforts. In this section, we will discuss initiatives that first re-engage the student population and then help them toward degree completion, complementing interventions already implemented in New Jersey with similar ones conducted by other states and municipalities

Re-Engagement Strategies

It is not uncommon for college students to begin and then abandon their pursuit of a degree at some point. Many people, on the other hand, return to school after opting out at some time. According to the National Student Clearinghouse Research Center, about one million of these "Some College, No Degree" students returned to school over a five-year period. Schools have the opportunity to reach out to the SCND population in order to entice them back and assist them in completing their degrees (NSC, 2021). Nonetheless, it is important to consider the ways to identify these students. This section discusses re engagement strategies to target this student population.

Rutgers-Newark's program, RUN Rising, is launching in Fall 2022. It is a program designed explicitly for the SCND population. Additionally, it has an outreach component to the local population of Essex County. Currently, the program is limited to Essex County, but they are investing resources in advertising and leveraging existing student information to directly reach out to former students with at least three phone calls to inform them of the program. In addition to direct student outreach, the program plans on spending financial resources on ads like billboards and buses to find potential students. The program also offers some financial incentives to help pay off previously held higher education balances

[20] Because these are relatively new programs and this is just a semester-long project for us, it was not possible to do a program evaluation on each of these programs as we do not have the data, metrics or expertise to conduct them.

of more than $500 to $2,500 encouraging students to return. However, their success rate in re-engagement is unknown as they are currently launching a marketing campaign.

Similar programs exist in other states. In collaboration with InsideTrack, an organization that helps schools enroll students and improve academic achievements through coaching, 25 colleges and universities nation-wide started efforts to re-enroll them ahead of fall 2021 (Weissman, 2020). In the end, 3,000 students were able to re-enroll for the summer and fall semesters of 2021 thanks to these success coaches (Weissman, 2020). InsideTrack coaches contacted, emailed, and texted students who had left college in the previous two years as part of the re-enrollment campaigns to assist them in registering for classes (Weissman, 2020). Coaches focused on interacting with students who needed the fewest credits to graduate and had dropped out in the previous two semesters (Weissman, 2020).

In Missouri, students from 2 and 4 year institutions are eligible for cancellation of their back balance of student debt through the Missouri Finish Line Scholars. Additionally, in order to encourage adults with some college but no degree to re-enroll, **North Carolina, Tennessee,** and **Minnesota** have created debt forgiveness promise programs (National Governors Association, 2021). Other states have adopted these programs, but have created contingencies, such as a one-course tuition waiver that has been successful at some Florida community colleges (National Governors Association, 2021).

Rutgers-New Brunswick also offers the Return to Learn initiative, which conducts outreach to the SCND population. The program has only just started its outreach efforts through email, but they have roughly estimated around one hundred replies from a few hundred outreach attempts. After outreach efforts, the program attempts to create a personalized plan for each student to address their individualized needs. Each participant must fill out a questionnaire to highlight needs outside of student life like work, family, and other reasons that lead to their prior stop out. Other states have also implemented similar programs; they have found that it is easier for adults to re-enroll in higher education programs by simplifying the procedure (National Governors Association, 2021). Tennessee Reconnect, the state's adult promise program, uses a streamlined intake form, while Indiana's Next Level Jobs Initiative uses a reduced intake form to link adult students with appropriate postsecondary opportunities (National Governors Association, 2021). These forms are short and contain simple questions to move students to the next stage in the process fast (National Governors Association, 2021). Other programs include the Washington's College and Career Compass uses a unified web gateway to help students discover possibilities to complete their education (National Governors Association, 2021).

Graduate! Philadelphia has an evolved version of this type of initiative (Kansas State University, 2012). This program employs numerous full-time advisers who aid "come-backers" in the process of re-enrolling in college in person, over the phone, and via email (Kansas State University, 2012). Graduate! Philadelphia has been working on a means to more quickly determine how much assistance a returning adult will require and to lead those who require less assistance to online and other self-help options, freeing up adviser time for those who require the most assistance (Kansas State University, 2012)

Stockton University also reaches out to potential stop-out students before officially stopping out. Suppose a current student is active but not registered for the next semester. In that case, the university will reach out by email and text to students and parents to re-engage them with various programs and resources to support them. While this program isn't directed at the SCND population, it was worth mentioning to prevent students from stopping out by connecting them with resources before stopping out.

Middlesex County College conducted another program with an outreach component. The County College targeted near completers, including individuals who have the credits for an associate's degree

but never applied for graduation. They successfully reached students to help them apply for graduation and connect near completers with success coaches to re-engage their higher education. The school leveraged existing student data and additional staff to coordinate a marketing campaign to reach out to former students through social media, text, email, phone calls, and in-person events to re-engage.).

Another New Jersey county college[21] found that creating an online chatbot to help students after-hours helped increase outreach to the SCND population who do not have time during regular office hours. The Chatbot cost the institution around $30,000 to install and had a 30% response rate with students using the service. The college was then able to reach out to those students with text and call campaigns to bring them back to higher education. Georgia State University as well as other private institutions, have used chatbots to help and answer some student questions (McKenzie, 2019). It is proven to be a highly effective tool for one-on-one counseling (McKenzie, 2019). Even though some chatbots cover over 6,500 topics, students may indeed ask unforeseen inquiries and get a response from a live counselor (McKenzie, 2019). Other strategies include utilizing existing state data, systems and platforms states can assist institutions in identifying some college, no degree population.[22]

Unfortunately, some universities endure the practice of "transcript ransom" where they won't release transcripts if the student has outstanding debt (Marcus, 2021). In Rutgers' Return to Learn Initiative participants also undergo a transfer credit review prior to individualized academic advisement. The program also offers an incentive to pay back past due balances on students' prior high education experience. As for Philander Smith College in Arkansas, they decided to waive all outstanding amounts for the classes of 2020 and 2021, totaling around $80,000, avoiding the suspension of students' degrees (Marcus, 2021). States can also pass legislation prohibiting institutions from withholding transcripts owing to unpaid debt, as California did recently (National Governors Association, 2021)

Degree Completion Strategies

Individualized Services

Typically outreach programs are combined with various services to help the SCND population obtain their degree. Many institutions of higher education in NJ offer their own types of practices to help this population graduate. Wrap-around and individualized services were identified as critical components in fighting asymmetric information in the higher education onboarding process. Our interviews found that staff members in NJ and advocates think potential students need a central point of contact that works as a hub for various university and government interventions to curate an individualized needs-based plan to assist onboarding. One centralized program would be the Rutgers One-Stop, an in-person location offering cross-functional front-line services like financial aid, registrar, and billing. Other institutions have similar practices, with many trying to maintain contact and advisement throughout the student's educational process. Another example is the Run Rising at Rutgers Newark, which offers monthly check-ins, yearly financial aid meetings, and connections to resources like food pantries, technology, and work-study opportunities. Carolina Works, a collaboration between ten North Carolina community colleges has a similar program where they assign success coaches to work with students and assist them in completing their degrees (National Governors Association, 2021).

[21] The individual we interviewed from this county college asked not to be identified in the report.

[22] Such as NJEEDS

In Texas, for example, GradTX, a partnership between the state, community colleges, and universities, assists students in completing their degrees by providing specialized advisers, financial aid specialists, and flexible degree program options (National Governors Association, 2021).

Some universities offer specific degree completion programs designed for students seeking certain majors while attempting to remove barriers by providing wrap-around services. Examples include Montclair University and Ramapo University's Degree Completion Programs. These programs typically offer asynchronous classes and simplify scheduling by mapping out required classes and connecting students with university resources on an as-need basis. The institutions that offer these types of programs often credited the program's time flexibility as a significant factor for students who decide to join.

Wrap-around Services

Some schools are also attempting to connect students with outside federal, state, and county governmental resources like SNAP or childcare grants. The institutions that offer this resource will occasionally host social workers or employ staff to help students fill out their required paperwork to qualify for benefits. States and systems can work together to ensure that their social services are coordinated to help adult students get the help they need to succeed (National Governors Association, 2021). For example, The Career Pathways program in Arkansas provides wraparound support, including tuition and support for related expenses, for TANF-eligible students with a child under the age of 21 living at home (National Governors Association, 2021). Furthermore, **Connecticut**'s State Colleges and Universities are collaborating to create a protocol that will connect colleges to regional housing resources, provide enrolled students with easy access to public transportation, and address food insecurity by establishing food pantries on each college campus (National Governors Association, 2021).

Childcare is offered in some of the IHEs in New Jersey, but interviewees felt it was often too expensive for many students, and some regulations like requiring full child enrollment may be a barrier to student parents who need short-term drop-off services. In other states like **Oregon**, student parents at Lane Community College can locate child care through a free on-campus referral service (Karp & Reichlin-Cruse, 2018). Additionally, there is a statewide 211 Child Care Referral phone line, online, and in-person on campus that assists parents in identifying child care options as well as providing a number of free parental support and resources (Karp & Reichlin-Cruse, 2018). Many community institutions, including Clark College in **Washington** and Alamance Community College in **North Carolina**, provide low-cost daycare on campus. These on-campus facilities employ licensed professionals with a minimum of an associate's degree. Morehouse College in **Atlanta**, a historically Black men's college, has also experimented with giving support to student fathers (Burke, 2022). According to authorities, the school's Fathers to the Finish Line program has helped three students graduate in the previous year by providing financial assistance and mentoring; the program is now being expanded to include men who are not parents (Burke, 2022).

Awarding Credits

Some institutions also offer a program that erases former students' poor grades from their GPA. Interviewees felt that many students don't return to higher education because of past poor performance and not wanting to start their academics over. This is in line with data received from NJEEDS, which indicates that the median GPA for SCND students who stopped out at some point between 2012 and 2020 is 2.5, or the equivalent of a C+, while the median GPA for their non-SCND counterparts is 3.38, or the equivalent of a B-. This program's particular goal is to re-admit former students who have stopped

out by dropping bad grades from their GPA but allowing students to keep credits they received with good grades. Interviewees found that most students who took advantage of these programs had stopped out for many years and allowed them to return to the institution.

The SCND population is particularly concerned about credit transfer and credit for past learning (Kansas State University, 2012). Prior Learning Assessments were identified as an often-underutilized tool by the higher education institutions interviewed that offered the program. Interviewees felt that providing college credits for work and life experiences is a successful way to help students obtain a degree, particularly for students who need the flexibility with their degree schedules and have the experience to successfully obtain credits through PLAs. In NJ, only 5 community colleges and Brookdale Community College, Camden Community college, Essex County College, NJCU, Ocean County College, Rowan College at Gloucester County, Rowan University, Rutgers Newark, Salem Community College, Stockton University, Thomas Edison University, and William Paterson University are all participating in the **NJPLAN**, which is a statewide PLA initiative. Nonetheless, the NJ institutions interviewed for this report who offered PLAs suggested PLA programs need to continue to be expanded and provide additional information to students. Some suggestions included additional guidance for students to create their portfolios and better advising on when a prior learning assessment might be better than taking a class.

Other states are also committed to PLA's. The North Carolina Community College System launched an initiative with Jobs for the Future's Adult Completion Policy Project to enhance credit for prior learning and articulation between non-credit and credit courses (Kansas State University, 2012). **Montana, Ohio**, and **Texas** have all launched system- or statewide campaigns in the last several years to promote PLA adoption and wider implementation (Lumina Foundation, 2017). The three systems have focused efforts to teach various groups of practitioners through a series of professional development training as another approach to promote awareness and acceptability, as well as to develop staff capacity to implement PLA (Lumina Foundation, 2017). A Lumina Foundation and The Council for Adult and Experiential Learning (CAEL) report specifically recognized the Texas A&M PLA program as one of the top in the country because of its seamless implementation (Lumina Foundation, 2017).

Another underutilized tool is the "Statewide Reverse Transfer Agreement," which is the product of a bill signed by former Governor Chris Christie in 2017 that **allowed students enrolled at a 4-year institution to transfer their credits to a 2-year IHE and complete their Associate Degree.** However, rather than the student taking the initiative to submit a formal request to their 4-year institution, if 4-year institutions partnered with nearby 2-year institutions to contact SCND students who would be eligible for an Associate Degree, this could capture even more students in the Degrees When Due (DWD) initiative. Using this, institutions could go after the "low-hanging fruit," or the 2.44% of students who completed 60-90 credits before stopping out, as shown in Figure VIII on page 15 of this report. A statewide effort has been made through the DWD Initiative[23] to help SCND students, particularly in community colleges, attain a degree for which they may have enough credits, but left before receiving it. Almost every community college in the state participates in this program, which allows them to notify students who have completed around 60 credits toward a degree program that they are eligible for an Associate Degree. This could be one of the reasons why only 2.26% of the identified SCND population, or about 13,304 adults, are still categorized as such. These are students who were enrolled in a 4-year IHE, none of which currently participate in the Degrees When Due Initiative. However, these students

[23] https://www.state.nj.us/highereducation/documents/pdf/index/adultlearners.pdf

could be eligible for Associates Degrees without knowing, and OSHE should help IHEs coordinate on this piece.

Other State and Municipality Initiatives

The information provided in the section above is not an exhaustive list of all of the programs and opportunities offered to SCND students but represents current programs of interest offered directly by New Jersey institutions of higher education. **The interviewees and literature also identified other interventions being explored by other states**[24]:

Financial Assistance

Adult students who want to return to school may confront financial difficulties that prevent them from doing so (National Governors Association, 2021). States might consider measures to provide financial assistance to individuals in this population who want to return to college and finish their degrees (National Governors Association, 2021).

Adult students may stop out after re enrolling for a variety of personal and economic reasons. States and institutions can use a variety of initiatives to help these students stay on track and earn a credential after they re-enroll. The Finish Line Grant program in North Carolina gives emergency money to students who have finished half of their degree or credential (National Governors Association, 2021). Furthermore, Wisconsin's emergency grant aid program gives students up to $500 per academic year to help them deal with unanticipated financial difficulties (National Governors Association, 2021).

Personalized Assistance & Building Communities

As part of its involvement with Jobs for the Future's Adult Completion Policy Project, the **Kentucky** Community and Technical College System has **assigned a workforce transition coordinator** to each of the system's colleges. Former participants in for-credit workforce training programs should contact these coordinators for assistance in returning to the institution to finish a credential. In its outreach efforts, Ivy Tech Community College has followed a similar strategy. Former students who react to an outreach effort are referred to one of 14 regional adult degree completion advisers, who can help them overcome any obstacles to re-enrollment at the college.

Lumina grantees have taken a range of approaches to the concept of a single point of contact (Kansas State University, 2012). This other option provides students with an advisor who is not affiliated with a certain institution or university and may assist them regardless of where they want to enroll (Kansas State University, 2012). For example, the **Minnesota** State Colleges and Universities have a centralized call center that assists students with enrollment questions (Kansas State University, 2012). As part of its adult college completion efforts, the postsecondary system ran an outreach campaign that referred former students to a contact center where they could be counseled by a counselor who is familiar with the challenges that returning adults confront (Kansas State University, 2012).

Career Development

As we've seen in our practitioner interviews, adult learners need assistance in seeking jobs. Many interviews suggested that providing opportunities for students to earn money while studying for their degree or earning internship experience was needed for students to overcome their financial barriers. States can provide streamlined online tools to assist these adults in exploring and navigating their

[24] It is imperative to understand that New Jersey might have some of these initiatives, but they were not mentioned in our interviews nor we could find them online. Therefore, this is a list of other state initiatives only

postsecondary options (National Governors Association, 2021). Unemployed adults with some college credits are an obvious target for outreach (Kansas State University, 2012). These individuals are more likely to have the ability to dedicate to going to school than those who are currently employed, and they tend to be strongly motivated to enhance their abilities and find new employment (Kansas State University, 2012). However, they are likely to have limited financial resources, which means that any engagement attempt must include alternatives for these individuals to continue their education (Kansas State University, 2012). Pilot programs in Mississippi and Pennsylvania have proved that this strategy is feasible, but that scaling it up will necessitate considerable policy and practice reforms in both the state workforce and higher education sectors (Kansas State University, 2012).

Another strategy NJ IHE's can further explore is partnerships with businesses. From 2010 to 2020, the Greater Louisville Inc.'s Degrees at Work program worked with local businesses to identify employees who have some college credit and provide support—ranging from tuition aid to an on-site study room—as they return to school (Kansas State University, 2012). Degrees at Work has had a lot of success in engaging local employers in this collaboration, but it's also crucial to work with local schools and universities so that campus personnel can help returning adult students navigate the college re-enrollment process (Kansas State University, 2012). Degrees at Work, on the other hand, assigns a college advocate to each participating employer, usually a human resources representative, and provides training and support so that the advocate may serve as a first point of contact for employees interested in returning to school (Kansas State University, 2012).

Attention to Specific Nonconventional Subgroups

Although adults with some college credit may not form a definitive and homogeneous group, there are certain distinct sub-groups within this demographic that may require particular assistance in overcoming barriers and returning to college to finish a degree (Kansas State University, 2012). Adults aged 50 and up are the subject of the Plus 50 Completion project, which is managed by the American Association of Community Colleges (Kansas State University, 2012). This program includes customized courses such as math or English refresher courses and computer courses, support services such as career development workshops, career fairs, or tutoring, and training for faculty members on teaching strategies for older learners are among the activities undertaken by many of the participating community colleges (Kansas State University, 2012). Many of the partnering colleges additionally appoint a Plus 50 Advisor to serve as a single point of contact for these students and host Plus 50 support groups (Kansas State University, 2012).

Another population of students that might benefit from specialized or targeted services are student caregivers. According to an AARP report, a student's academic adviser is frequently the greatest initial point of contact, since he or she may assist in building a strategy for contacting additional campus services (Horovitz, 2020). At the University of **Maryland** Baltimore County, they have started a working group of professors, administrators, and employees to discuss the topic of how to especially aid such students (Horovitz, 2020). In the University of **Michigan**, they have a student caregiver page with all the available resources for students in the university and in the state.

Adult students who have been in the military may require additional assistance, and many veterans enroll on campus with college credits acquired during their service (Kansas State University, 2012). Veterans are one of the focuses for **Minnesota** State Colleges and Universities' Graduate Minnesota outreach initiative, which has witnessed a 57% increase in veteran and active military enrollment on its campuses (Kansas State University, 2012).

Finally, adults for whom obtaining a postsecondary education could be a road to a better life can also be reached through community-based groups. Adults who seek help from these groups are frequently trying to make a change in their lives and may be interested in returning to school (Kansas State University, 2012). Goodwill Industries International has taken this type of collaboration a step further by partnering with community colleges to offer classes for adult students at local Goodwill facilities through its Community College/ Career Collaboration initiative (Kansas State University, 2012). One benefit of these collaborations is that community-based groups are often able to provide wrap-around services that can assist adult students in overcoming the many non-academic challenges they face while attempting to return to college (Kansas State University, 2012).

Policy Recommendations

From the interviews we conducted, it seems that for most institutions, identifying which students stopped out in the last five years is relatively low-cost; they do not need to hire additional staff or implement new systems. In fact, several institutions have already identified which students have stopped out, and a few have begun to determine which of their currently enrolled students are in danger of leaving. However, once these students are identified, the difficulty lies in reaching out to them, as most institutions have already determined that sending out a generic mass-email is not effective in yielding responses. Several IHEs, both 4-year and 2-year, mentioned that they would appreciate leadership from the State in guiding them to successfully conduct this outreach and maintain student retention.

Short Term Recommendation

With the knowledge that there are over 13,000 SCND students who have completed anywhere between 60-90 credits, OSHE should explore an expansion of the DWD program that takes advantage of the statutorily enacted "Statewide Reverse Transfer Agreement."

In many interviews with the 4-year IHEs, we learned that several of them developed relationships with 2-year IHEs in their counties from which students transfer to complete their degrees. However, we did not learn about any relationships that went the other way. Thus, for students who may not find it convenient to return and complete the full 4-year degree, these institutions should leverage their current relationships to begin helping eligible and interested students to 2-year institutions for an automatic Associate Degree.

Long Term Recommendation

OSHE may want to consider developing a competitive match grant process (i.e. matching every $1 from a university with perhaps $2 from the state),[25] with a cap on how much each institution can receive based on the number of students to whom they need to reach out, and weighted by their SCND population's characteristics like race, parenthood status, and credits left to complete.

To help institutions develop interventions specifically for the SCND population of students, OSHE may want to publish guidance that provides a list of the most interesting interventions, perhaps using the interventions section of this report, from which institutions can pull to target specific populations of students based on their needs. For instance, financial assistance beyond CCOG and GSG would only be necessary for students with outstanding fees and other financial challenges, because some SCND adults may not need further financial assistance, but perhaps just require access to childcare and/or more flexible class schedules. Through the grant, a focus should be placed on demonstrating an adequate capability to outreach to and retain SCND students through personalized, wrap-around programs that can address each student's unique needs, as described in the barriers section of this report.

OSHE can host a series of webinars or possibly a summer conference for all institutions who would like to apply for the grant, and invite representatives from institutions who have successfully begun to re-engage and retain SCND students to share out on their interventions, timelines, successes, and failures.

[25] Unlike DARC, which offered a set amount of money, the advantages of a match program are that it would expand the funding available for institutions to address this issue, and it incentivizes them to think critically about how to spend the money because some of it is their own, which could lead to more effective results. Disadvantages

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Appendix I: SCND Research Interview Questionnaire

1. What barriers do you believe SCND students face? What ways do you have of assessing some of these? (Ask for a list of barriers, i.e. having children, funding issues, etc.)
2. Which population(s) of students at your institution are most likely to stop out?
    a. How many students stop out yearly? Does it differ by semester?
3. Describe your SCND program/policies - looking at two buckets: (1) re-engagement of SCND students & (2) helping with completion after SCND students re-enroll.
    a. What programs/policies do you have? And when did they begin?
    b. Are they modeled off of another program/intervention from another higher ed institution or an idea written about in a publication from a research institution?
    c. How do you fund these programs/interventions?
    d. What are the programs'/interventions' goals? (i.e. to re-engage your SCND students & help them finish in a specific time period? To re-engage any SCND students? To help already enrolled SCND students complete their degree? etc.)
    e. What targeted solutions do your programs/policies consist of?
4. Who are your specific target groups, if any? (Probe on whether they focus on parents, low/moderate income students, if they have specific cut-offs for determining those incomes, students who stopped out recently & how recently, etc.)
    a. [If the goal is to bring SCND students back] How do you reach out to SCND students? How do you convince them to return?
        i. [If they list target groups] Which parts of your program target each of these groups?
    b. In what ways do you help SCND students with transferring credits, other transcript issues, and/or any other barriers?
    c. What resources (i.e. government programs, nonprofits in the area, your institution's resources, etc.) are you connecting your students with annual incomes of less than $65k with? Do you follow-up with students after?
5. Have you gathered evidence of your program's success rate? (an evaluation of their program)
    a. If yes: what metrics do you use to measure success?
    b. If no: is this because of insufficient resources? Could you measure success if you had assistance/funding from the state?

6. Other than funding, if you had a magic wand, what would you change or what would you want for your program and the SCND population in general?
7. How has the COVID-19 pandemic impacted your SCND students/programs? (describe the impact a little bit)
8. Are there other people you recommend we speak with?
9. Would you be willing to receive further questions from us through email and/or become a contact for OSHE in the future?

Appendix II: Missing Values from Race/Ethnicity Variable

	Count of Missing Values	Percent of total values that are missing
Non-SCND	266,334	44.52%
SCND	154,552	26.21%

The chart above shows the number of missing values and the percentage of total values that are missing for the race/ethnicity data.

For non-SCND students, 266,344 student values (or 44.52 percent of the total of 598,236) are missing data from race/ethnicity. For SCND students, the number of missing student values is 154,552 (or 26.21 percent of the total number, 589,649). Interestingly, the most current national data on race exhibits a similar trend of missing values: the NSC 2019 report, which included data on the races of SCND students, noted that about 40 percent of the students it analyzed were also missing data on race. We are currently unsure of possible explanations for this issue.

Appendix III: Regression Output

The following is the logit regression output received from our colleagues at NJEEDS, which was used to determine the effect of Race/Ethnicity and gender on the likelihood of being in the SCND population. The model includes Race/Ethnicity, gender (simplified as a dummy variable to indicate male/the absence of being male), and a student's SDI score (a composite measure of socioeconomic challenges used by the American Community Survey, or ACS, and developed by the Robert Graham Center).

```
We can only state that an occurrence is more or less likely using the coefficients from the logit regression. If Z-value
is greater than 2, then the variable is statistically significant.
 For magnitude see below.

Call:
glm(formula = scnd ~ sdi_score + male + hisp + race_ai1 + race_as1 +
    race_aa1 + race_pi1, family = binomial(link = "logit"), data = Rec22_join_2b)

Deviance Residuals:
   Min      1Q  Median      3Q     Max
-1.7820  -1.0957  -0.9472   1.2333   1.5282

Coefficients:
             Estimate Std. Error z value Pr(>|z|)
(Intercept) -4.701e-01  1.601e-02 -29.360   <2e-16 ***
sdi_score    4.051e-03  7.908e-05  51.226   <2e-16 ***
male         2.098e-01  4.415e-03  47.523   <2e-16 ***
hisp         1.020e-02  7.452e-03   1.369    0.171
race_ai1     1.194e+00  3.123e-02  38.237   <2e-16 ***
race_as1    -3.493e-01  7.291e-03 -47.911   <2e-16 ***
race_aa1     4.445e-01  6.300e-03  70.551   <2e-16 ***
race_pi1     6.746e-01  3.067e-02  21.998   <2e-16 ***
---
Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

(Dispersion parameter for binomial family taken to be 1)

    Null deviance: 1179680  on 853459  degrees of freedom
Residual deviance: 1158670  on 853452  degrees of freedom
  (7295 observations deleted due to missingness)
AIC: 1158686

Number of Fisher Scoring iterations: 4

> exp(glm  SDI$coefficients[-1])
sdi_score      male      hisp  race_ai1  race_as1  race_aa1  race_pi1
 1.004059  1.233460  1.010254  3.300326  0.705155  1.559689  1.963281
>
>
>
>
>
> #odds ratio as percentage
>
```

```
> (exp(glm_SDI$coefficients[-1])-1)*100
 sdi_score       male       hisp   race_ai1   race_as1   race_aa1   race_pi1
  0.405917  23.345974   1.025383 230.032612 -29.484499  55.968925  96.328087
```

Appendix IV: Limitations of the Quantitative and Qualitative Data Collections and Analysis

Quantitative Data:

In order to analyze the New Jersey SCND population our group worked together with data analysts from NJEEDS. Unfortunately, our group was not able to conduct the analyses itself as privacy and legal concerns prevented us from directly accessing the data file. To circumvent these problems, our team was only able to send out data requests and received descriptive data and regressions based on those requests from NJEEDS. Moreover, the analysis is also limited as there was no possibility of accessing data outside the OSHE-sponsored data sources which prevented us from using information on employment status or income. Given this constraint as well as the inherent time constraint of the academic term, it proved too challenging to conduct comprehensive analyses to ensure the rigor and validity of the conclusions from the regression models.

There was also no data available through NJEEDS on status of parenthood, and there were no viable proxies that our group could determine as helpful. As a result, due to this being a variable of interest to the state, we recommend that OSHE works with NJEEDS to determine the best way to determine how many students (both SCND and non-SCND) in the state are also parents who may need childcare.

As a result, we recommend that OSHE uses the data in this report as a starting point, working with NJEEDS to answer any further questions. It is especially necessary to collect more reliable data on those variables, given the large number of missing values, in order to reduce the risk of drawing wrong conclusions. Additionally, we see that there is potential for extrapolating panel data on these students. Panel data would enable further analysis based on regression models that analyze the associations between socioeconomic and other variables over time, as well as determine the odds of a student returning to school after stopping out.

Qualitative Data:

Given the time constraints of the semester, the necessity of IRB approval to conduct research on human subjects, as well as some outdated and decentralized contact information on SCND students at IHEs throughout the state, it was difficult to determine an efficient way for gathering primary data through focus groups on the barriers facing SCND students.

It is also important to note that while the team interviewed many professionals who do work with adults who stop out or students who are likely to stop out, we could only speak with individuals with contact information listed on the website or individuals with whom the research team members have interacted in other settings.

However, through our collection of secondary data from professionals working directly with students who have stopped out or who have considered stopping out, we learned that some NJ IHEs are currently either developing a list of their SCND populations or they already have one. As a result, if the findings of this report do not provide sufficiently informative, OSHE may want to consider working with IHEs throughout the state who have identified their SCND populations and possibly conduct focus groups or a survey through them.