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A Phenomenological Description of Bachelor's Degree Completion for Returning Adult Students

Jennifer A. Serowick

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A PHENOMENOLOGICAL DESCRIPTION OF BACHELOR'S DEGREE COMPLETION
FOR RETURNING ADULT STUDENTS

A Dissertation

Submitted to the School of Graduate Studies and Research

in Partial Fulfillment of the

Requirements for the Degree

Doctor of Education

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Non-traditional learners are currently the majority of students in higher education. One segment of this population are millions of adults with some college credits and no degree. Every year, the 400,000 students who leave college join those millions. When adults attempt to return to school, they experience low graduation rates. Despite over half a century of adult learning research, higher education is still not able to meet their needs. Given the significant individual and societal benefits, this study aimed to contribute to national efforts to increase degree attainment by exploring the phenomenon of adult degree completion. Nine women who earned degrees as adults were interviewed about their experiences. Phenomenological methodology was employed to produce descriptions and themes that illuminated what and how participants experienced degree completion.

The findings aligned with literature about situational, dispositional, and institutional barriers that adults face. Unstable early college experiences and shifting financial, family, and relationship roles emerged as common reasons for patterns of stops and starts. Repeated attempts affected self-esteem but internal motivation was the primary driver of success. Findings also aligned with participation models supporting the assertion that institutions cannot remove all barriers, but can mitigate the impact with flexible policies, programs, and services. Finally, participants indicated that the personal value of the degree was the most important outcome. Overall, findings indicated that higher education may benefit from exploring ways to support

adults not only when they are enrolled, but when they cannot be enrolled so that they have pathways to return.

DEDICATION

To the women who graciously agreed to participate in this study, this work is about, and for you. You shared your memories and along with them, the pain and joy of your journeys. You laughed, felt anger, and sometimes shed tears as you told me your stories of struggle and persistence. I am incredibly grateful for your time, honesty, and trust with this process. Most importantly, I dedicate this to you, and to other adults still on their journeys, and vow to continue to support you and knock down the barriers in your way. I am also sorry, on behalf of the academy, for our part in contributing to your difficulties as you travelled your paths. My vow to you is to meet all of our students where, when, and how they are and to value them no matter where in their journey they are and no matter where their paths take them.

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CHAPTER ONE

INTRODUCTION

In their apocalyptically titled book “Riptide: The New Normal for Higher Education,” Angel and Connelly (2011) described America as a country being pulled rapidly out to a sea of Americans without college degrees. As a nation, we seem unable to escape this dangerous current and the result is that in the last twenty years, close to thirty one million students began college but did not finish (Money, Littky, & Bush, 2015). The result of an under-educated nation affects the country both nationally and globally and has severe consequences for individuals without appropriate levels of education. If college completion rates do not improve, researchers predict a decline in the country’s economic success, as well as limited economic mobility for millions of Americans (Berger, 2009; Burns, Crow, & Becker, 2015; Field, 2016; Gast, 2013; Ma, Pender & Welch, 2016; National Adult Learner Coalition, 2017).

Economic predictions signal that by 2020, 65% of all jobs in the United States will require some level of post-secondary education (National Adult Learner Coalition, 2017; Turk & Chen, 2017). This percentage equates to 10.9 million college-educated workers (National Adult Learner Coalition, 2017). If the national post-secondary system puts focused efforts into matriculating and graduating eligible high school seniors to and from college, it could create approximately four million college-educated citizens by 2020, leaving a gap of approximately seven million. The gap is predicted to continue to increase exponentially with each year of lost graduates. By 2025, the country will experience a shortage of 16 million college graduates (Burns et al., 2015; National Adult Learner Coalition, 2017).

When employers cannot fill positions with educated workers, the economic impact is significant. In 2008, for example, the education gap resulted in a gross domestic product loss of

approximately \$2.3 trillion (Burns et al., 2015; Berger, 2009). In addition to the economic implications, individuals suffer without appropriate levels of education. Americans over 25 years without a college degree are three times as likely to be in poverty as those with at least a bachelor's degree (Burns et al., 2015; Ma et al., 2016).

Compounding the problem of low college completion rates are declining high school graduation rates in parts of the country and a growing national concern about the cost and quality of a college education (Selingo, 2016). Traditional students in the pipeline, high school graduates, particularly in the Northeast, have declined, and in some areas of the country is predicted to continue to do so (Angel & Connelly, 2011; Hussar & Bailey, 2011; Hussar & Bailey, 2017; Strahn-Koeller, 2012). Additionally, students who are graduating from college are doing so with high debt, cannot find jobs, and show signs of limited learning from a college education (Arum & Roksa, 2011; Berger, 2009; Field, 2016; Selingo, 2013; Selingo, 2016). While 96% of Americans still say college is important, 79% say it is not affordable to everyone who needs it and 80% say that higher education needs to change to adapt to shifting student needs and workplace demands (Gallup & Lumina Foundation, 2014).

Despite its tenuous place in the modern world, however, the literature describes the benefits for both individuals and society that outweigh the drawbacks of earning a college credential (Berger, 2009; Burns et al., 2015; Field, 2016; Gast, 2013; Ma et al., 2016; Monaghan, 2017). The problem, therefore, is that with declining completion rates, declining high school graduates, and an overall lack of confidence in higher education, meeting demands for college graduates will require both alternate student markets, as well as increased success in bachelor degree attainment (Baum, S., Cunningham, A.F, & Tanenbaum, 2015; National Adult

Learner Coalition, 2017; Soares, 2013). Emerging from the problem is a renewed focus on the non-traditional learner as an alternate student market.

The label “non-traditional” refers to any student who does not follow the traditional trajectory of a four year, full-time, residential college experience directly from high school. Typically, they possess at least one of the following characteristics: 1) financially independent, 2) have at least one dependent, 3) are a sole care giver, 4) have a non-traditional high school diploma, 5) are working full time, 6) are enrolled part time, or 7) delayed enrollment into college (Soares, 2013). It is estimated that 85% of students in higher education meet the definition of non-traditional (National Adult Learner Coalition, 2017). Additionally, this population of students is predicted to continue to grow. By 2020, students between the ages of 25 and 34 will increase an estimated 21% and students above 35 years will increase by 16% (Educational Advisory Board [EAB], 2015; Goddu, 2012). Because non-traditional students have in fact become the majority of college going students, they are being referred to now as “new-traditional,” “contemporary,” and “post-traditional” learners (National Adult Learner Coalition, 2017; Soares, 2013).

Among the large number of non-traditional students in the higher education pipeline who could contribute to the nation’s degree completion agenda are those millions of Americans with some college credit and no degree. Twenty two percent of Americans aged 25 to 64 in 2013 had some college but no degree. (Erisman & Steele, 2015; National Adult Learner Coalition, 2017; Osam, Bergman & Cumberland, 2017). That percentage equates to approximately 35 million people, or one in six, who have started college but not completed a degree or certificate (Erisman & Steele, 2015). Despite the large numbers of students who do not follow a

traditional trajectory and who have credits and no degree, they are more at risk for attrition than students who attend college directly out of high school (EAB, 2015).

A recent study highlighted the problem of low completion rates for this population. The study compared the national completion rates of non-first time attenders and first-time attenders for all students who entered higher education between 2005 and 2013. Researchers found that only 33.7% of returning students compared with 54.1% of first-time students completed a degree (American Council on Education [ACE], InsideTrack, Student Affairs Administrators in Higher Education, National Student Clearinghouse & University Professional and Continuing Education Association, 2015; Money et al., 2015). Results varied across the country with some states showing better outcomes, but findings overall indicate that despite their numbers, universities and colleges still struggle to help returning, non-traditional students graduate (EAB, 2015; Money et al., 2017). Additionally, this research showed that the exact reasons for low completion in this population are unclear.

Their struggles to complete are generally thought to be the result of academic transition difficulties and their tendency to “swirl” or change colleges and universities numerous times in their educational careers (Advisory Committee on Student Financial Assistance, 2012; Ishitani, 2008; Selingo, 2013; Sinha, 2010; Turk & Chen, 2017; Yang, 2007). Studies of this population illuminate a “pattern of adult students who have tried repeatedly and without success to complete a degree or certificate and who clearly need additional support if they are to be successful in the future” (Erisman & Steele, 2015, p. 8). While not all non-traditional learners are considered “adults” by chronological age, much of this population is over the age of 24 and pursue a degree well into adulthood. Additionally, even if they begin college at a younger age, they typically possess characteristics and traits of adults such as needing to work while in

college, being parents, and having financial responsibilities that create barriers to attending college (National Adult Learner Coalition, 2017; Erisman & Steele, 2015; Soares, 2013).

Colleges and universities, therefore, often refer these learners as adults.

Increasing adult student success by eliminating barriers that not only adults, but the majority of students face, also has the potential to contribute to increasing college completion rates across the entire population (Erisman & Steele, 2015). The challenge to relying on this growing student market to contribute to increasing the nation's completion rates, however, is that the adult population is complex, diverse, and not easily defined (Bombardieri, 2017).

Therefore, the supports needed to help them be successful are also varied and diverse. Among the largest barriers to graduation for adult students are colleges and universities themselves who continue to struggle to adapt to this population despite its growing numbers (Advisory Committee on Student Financial Assistance, 2012; Angel & Connelly, 2011). Although there is recent renewed focus on adult learners, this problem is not new. Colleges and universities have been catering programs and services to adult learners for decades.

As far back as 1950, for example, Malcolm Knowles, considered the father of adult learning theory, published *Informal Adult Education* that served as a guide to practitioners working with adults across many industries. In 1970, he updated his then out-of-print guide with a new book that included a new theory. The book was called *The Modern Practice of Adult Education: Andragogy Versus Pedagogy* (Knowles, 1970). In this book, Knowles argued that the primary problem with adults in formal education was pedagogy, the general approach through which educators were trained. Pedagogy literally means “the art and science of teaching children.” (p. 37). Knowles described the problem:

One problem is that somewhere in history the ‘children’ part of the definition got lost. In many people’s minds—and even in the dictionary—‘pedagogy’ is defined as the art and science of teaching. Period. Even in books on adult education you can find references to ‘the pedagogy of adult education,’ without any discomfort over the contradiction in terms. Indeed, in my estimation, the main reason why adult education has not achieved the impact on our civilization of which it is capable is that most teachers of adults have only known how to teach adults as if they were children. (Knowles, 1970, p. 37)

He goes on to describe how adaptation of andragogy, “the art and science of teaching adults” would benefit all students.

But I believe that andragogy means more than just helping adults learn; I believe it means helping human beings learn, and that it therefore has implications for the education of children and youth...the process of maturing toward adulthood begins early in a child’s life and that as he matures he takes on more and more of the characteristics of the adult on which andragogy is based. (p. 39)

Malcolm Knowles made suggestions not only for the classroom, but for the administration of programs and services for adults. He published numerous books on adult learning including one in 1973 titled *The Adult Learner, A Neglected Species*. America’s continued struggles to retain and graduate adult learners over a half a century later is an indicator that there continues to be a problem despite the fact that this once “neglected species” is now the majority of students in higher education.

Since Knowles’ introduction of the term “andragogy,” higher education has clearly tried to adapt to adult learners as evidenced by the plethora of institutions that do serve them (Council for Adult and Experiential Learning [CAEL], 2017; EAB, 2015). Adult-focused institutions

typically provide flexible and personalized services and programs which may include individual advisors or coaches, accelerated programs offered year-round and often in shorter semesters than the traditional fifteen-week term, and mechanisms to evaluate life experience for credit (CAEL, 2017). Adult-friendly institutions will also typically have liberal transfer policies that allow adults to use prior credits towards degree attainment and degree programs in liberal or interdisciplinary studies with flexible requirements so that adults do not need to repeat courses (CAEL, 2017; Monaghan, 2017; Turk & Chen, 2017). Course delivery formats also tend to be focused on working adults and include online or hybrid courses and programs, and often off campus cohort-based degree completion programs. Despite the numerous adult serving institutions, however, the low persistence and graduation rates continue to be problematic (EAB, 2015; Erisman & Steele, 2015; Soares, 2013).

This population comprised of diverse students with diverse needs and struggles at various continuums along their bachelor's attainment route is difficult to serve with efficient support models. The costs of dropping out are high for both the student and the nation. Yet, colleges and universities continue to recruit and enroll students that have less than a 35% chance of succeeding as they battle with shifting enrollments and low traditional student graduation rates while attempting to design pro-active services and supports that might better predict success for non-traditional students. In trying to develop a new, modern, predictive model of returning adult student success, higher education professionals need to look not only at institutional services for adult students, but also at enrollment behavior and pre-enrollment characteristics (Advisory Committee on Student Financial Assistance, 2012; Friedman & Mandelbaum, 2011).

Given the influx of adults into higher education, many of whom are returning after quite some time away, colleges and universities need to understand the combination of factors that

encourage or inhibit degree completion and implement services and programs to reverse the trend of declining college degree attainments (Friedman & Mandelbaum, 2011).

Statement of the Problem

Bachelor's degree completion, because of its importance for society and its benefits for the individual, has become a national priority (Advisory Committee on Student Financial Assistance, 2012; Burns et al., 2015; Erisman & Steele, 2015; Field, 2016). As the nation experiences declining graduation rates overall and increases in the number of non-traditional learners, including adults who have college credits and no degree, colleges and universities are increasing their focus on this population to meet the needs for an educated society. However, the completion rate for returning adult students continues to lag behind that of a traditional first-time college student (ACE et al., 2015). Additionally, completion rates for traditional first-time students are low, which only creates more returning students cycling through the higher education system (Selingo, 2013). There are multiple and serious consequences for students and society when drop-out rates are high including a lack of qualified workers to fill jobs, lost gross domestic product, and increased poverty rates (Burns et al, 2015). Under societal pressure to justify the relevance of college, understanding the complex combination of factors that best promote degree attainment for returning adult students, which will also inform services for all student populations, is crucial for the future of higher education and the nation (Burns et al., 2015; Erisman & Steel, 2015).

Purpose of the Study

The purpose of this phenomenological study was to explore the factors that existed when a sample of returning adult students successfully completed a bachelor's degree, contributing to the knowledge base for institutions serving adult learners in their efforts to increase national

graduation rates. Factors included secondary and early college experiences, reasons for stopping and starting college, perceptions about the value of higher education, the influence of others on adult's decision making related to higher education, self-confidence, and identity development. Research participants' individual and composite stories describe both common and divergent factors that offer a description of the combination of factors that ultimately contributed to degree completion for this group of adults. The goal of this study was to provide a thorough, descriptive, and inclusive exploration of how adults experience success. The results of this research could assist institutions to progress in the nation's degree completion goals, which has the potential to not only transform the lives of the individuals earning degrees, but of society as a whole.

Research Questions

In order to compile a "thick" description of the experience of degree completion for returning adult students, the research questions were open ended and broad (Creswell, 2007). The two primary questions focused on the "what" or the actual experiences adults faced and the "how," or the context through which they experienced it (Klenke, 2008, p. 235). Sub-questions allowed for a comprehensive understanding of the factors that hindered and/or supported adults throughout their bachelor degree attainment.

1. What were returning adult students' experiences with degree completion?
 - a. What events led adults to leave college the first, and any subsequent unsuccessful times?
 - b. Who influences returning adult students in bachelor degree attainment?
 - c. What situational factors influence returning adult students in bachelor degree attainment?

2. How did returning adult students experience degree completion?
 - a. Why do adults leave and return to higher education multiple times?
 - b. How were they ultimately successful in bachelor degree attainment?

The following section discusses the framework that will serve as a lens through which to answer the research questions.

Theories Versus Models in Phenomenological Research

Phenomenological researchers take a definitive stance regarding the use of theories. Vagel (2014) asserted that theories should not guide the study because “this is antithetical to the phenomenological approach of openness” (p.74). Merriam-Webster’s (n.d.) definition of a theory is “a plausible or scientifically acceptable general principle or body of principles offered to explain phenomena.” Since phenomenological research does not aim to scientifically explain the phenomenon, rather to thoroughly explore and describe it, no one theory guides this research nor does the research attempt to develop a new theory. Rather, an overarching model was used to provide context related to the research questions, organize the literature review, and ground the results in the field of higher education (Vagel, 2014).

In their seminal work on adult education and practice, Darkenwald and Merriam (1982) discuss the use of models versus theories in the field: “A model might be thought of as a rough version of a theory. It rationalizes an imposed order on reality, but its concepts and propositions are crude and highly abstract, lacking a theory’s specificity and therefore its explanatory power” (Darkenwald & Merriam, 1982, p. 141). They further discuss the value of a model: “even a simple model is of some value in helping one grasp the dynamics of complex phenomena such as participation in adult education” (Darkenwald & Merriam, 1982, p. 141). This explanation of a model is an accurate reflection of the goal of phenomenological research and thus provides a

justification for the use of a model as a guiding principle rather than a founding theory.

The broad model that provided a context for the research questions and a basis in which to ground the results was Ralf St. Clair's (2008) Participation Pyramid. St. Clair's model was based on a review of literature related to participation models, that is, models that describe the factors that either encourage or discourage adults from participating in higher education. St. Clair concluded that in order for an adult to make the decision to participate in higher education, a pyramid of needs must first be met. Basic needs form the foundation of the pyramid followed by hygienes and motivators, then finally participation, which is at the top of the pyramid. Originally found in Herzberg's (1974) industrial psychology two factor theory of job satisfaction, hygienes are "factors that have to be present to allow for a particular behavior to occur" and motivators are "factors that make the behavior more likely when they are present" (St. Clair, 2008, p. 20). This comprehensive and overarching model, therefore, offers a description of what an adult's life should "look like" in order for him or her to decide to participate, and remain, in higher education. The model also addresses not only hygienes and motivators, but the situational, institutional, and dispositional factors that either lend to or create barriers for participation. St. Claire's (2008) model as well as a review of literature related to barriers and factors that encourage participation and persistence are discussed in detail in chapter two.

Significance of the Study

Because the fastest growing student market in the nation includes students who are also most prone to dropping-out, the results of this study contribute to the research on best practices in serving adults by describing the experience of adults who actually succeed. Both adult students and institutions may benefit from the findings. This study may inform students with

strategies and stories about other successful adults to aid in the decision making process about returning to school and provide lessons of support for finishing a degree. Institutions may benefit from the study through an exploration of the profile of students who make multiple attempts at college and which factors they describe as most contributing to their ultimate success. This in-depth exploration may assist students and institutions both to identify the most important aspects of degree completion from a plethora of data related to the topic.

Research Design

Research Method

This research employed phenomenology as the primary qualitative method. Creswell (2007) defined qualitative phenomenological research as a description of “the meaning for several individuals of their lived experiences of a concept or a phenomenon” with the focus being “what all participants have in common as they experience a phenomenon” (p. 57-58). The central phenomenon for this study was completion of a bachelor’s degree by adult students. The goal of this study was to develop a composite description of the experience of adults who live this phenomenon.

The rationale for this type of study was the challenge that higher education has in providing services that meet the needs of this diverse and difficult to define student population despite the wealth of research. Despite the documented best practices for institutions who serve returning adults, adults experience education differently, through their individual contexts, which effects what and how they experience degree completion. “As phenomenology is essentially the study of lived experience, it emphasizes the world as lived by a person, not the world or reality as something separate from the person” (Klenke, 2008, p. 223). Phenomenology assisted to understand and articulate a collective “essence” of the experience taking into account individual

students perceptions (Creswell, 2007; Klenke, 2008).

Phenomenological research is often used to study a problem when it is important to understand several individual's shared experiences of the same phenomenon and when the understanding of the experience is important "in order to develop practices or policies, or to develop a deeper understanding about the features of the phenomenon" (Creswell, 2007, p. 60). Because of the lack of a thorough understanding as to what leads to degree completion for adults, this approach may fill a gap in current research and practice related to adult degree attainment.

Research Population

A purposeful sampling approach was used to gather research participants with three common characteristics: 1) age 24 or older at the time of last enrollment, 2) stopped out then returned to higher education at least once while earning a bachelor's degree (because adults returned to college after leaving, the term "stop-out" rather than "drop-out" will be used in this research), 3) graduated within the last five years with a bachelor's degree. In order to provide a diverse and thorough description of the central phenomenon, a total of nine participants were selected from three different institutions (two private, one public) that had services geared specifically towards adult students.

Research Instrument

Data were collected using in-depth interviews with broad and open-ended interview questions designed to address the two major research questions. Probing sub-questions were also used to query participants. The sub-questions were constructed based on the factors found in the literature on adult learning theory and in St. Clair's (2008) Participation model. These factors roughly fell into three categories: pre-enrollment characteristics, individual student

characteristics, and situational factors that influence decision making related to higher education.

Research Procedures

Students who met the criteria were identified by the institution and invited to participate in the study. Interviews were arranged and conducted with individuals who volunteered to participate. Interviews were recorded, transcribed, and coded using an emerging design process (Creswell, 2012; Mertler & Charles, 2011). The coded data were then analyzed for major and repeated themes using NVIVO, a qualitative software program. Data were presented in both individual and composite descriptions of the phenomenon. A textural (factual) description of the experience and structural (contextual) description of the experience for each participant were developed. The textural description addressed the first research question: What were adult's experiences with degree completion? The structural description addressed the second research question: How did adults experience degree completion? After the individual textural and structural descriptions, common themes were presented. Data and descriptions were validated using member checking and expert opinion. Finally, a composite, or combined, textural and structural description was developed to fully explore the essence of the phenomenon.

Delimitation, Limitations, Researcher Positionality

The following section discusses the applicability of this study to higher education practice. First, a section on the delimitation of the study population is discussed. Second, the three primary study limitations are explained. Finally, to mitigate the limitation of research bias, researcher positionality is discussed.

Delimitation

A delimitation of the study is its population. Participants were selected based on two primary criteria of 1) being 24 years of age or older at the time of bachelor degree attainment and 2) having stopped-out then returned to a college or university prior to bachelor degree attainment. The purpose of the participant criteria was to find students who had experienced the phenomenon of degree completion. Neither first-time adult students nor adults who did not complete a bachelor's degree were included in this study. Because of the inclusion of only students who succeeded, the study did not attempt to identify predictive nor causal factors for degree completion; rather, it described the experience of successful degree completion for the selected research participants.

Limitations

There were three limitations in this study. The first limitation was that the study design and population inherently leads to a lack of generalizability. The study called for a purposeful sample to accommodate the in-depth interview and data analysis, which limits generalizability to a wider population. Additionally, only women, the majority of whom were white, replied to the invitation to participate therefore reducing applicability to a wider diverse student population. Generalizability may also be impacted because the results were presented in a composite description rather than separated by institution type, which may be less useful to specialized organizations. The second limitation was that participants were asked to recall not only specific experiences, but how they felt during the experience. Participants may have struggled to retain exact details (Mertler & Charles, 2011). To reduce the impact of that limitation, participants had all graduated within the last five years.

Researcher bias is the final limitation. This approach called for the researcher to put aside her own assumptions and pre-conceived notions of the phenomenon and conduct, analyze, and report data in an unbiased fashion (Creswell, 2007; Klenke, 2008). The literature noted that if not impossible, research objectivity is very difficult. There are strategies used in data analysis such as “bracketing,” where the researcher puts her presuppositions to the side but the limitation is that the description may unavoidably contain researcher bias. Because “a suspension of presuppositions” may be difficult to accomplish, Creswell (2007) suggested that the researcher should decide how and in what way his or her own experiences will be introduced into the study (p. 62). A positionality statement that outlines the researcher’s experience and openness towards the research is therefore included as Appendix A.

Operational Definitions and Terms

Adult: For the purposes of this research, an adult student refers to a student over the age of 24 at the time of bachelor’s degree completion. This research is also limited to adults who have had multiple starts and stops in their pursuit of the degree and, therefore, are also referred to as “returning adults.” By nature of their age and enrollment patters, adults are also considered to be “non-traditional” students in the literature (Advisory Committee on Student Financial Assistance, 2012; Kim, 2002).

Attainment: The measure of the highest level of education that an individual has completed. (Baum et al., 2015).

Attrition: When students withdraw or drop-out from higher education prior to completing a program of study. Students leave education for multiple reasons that could include institutional, personal, financial, and academic among others (Tinto, 1982).

Completion: The measure of how many students finish programs they begin (Baum et al., 2015).

First-Time Freshman: A student who is attending an institution for the first time as an undergraduate (Baum et al., 2015).

Non-Traditional Student: Typically colleges have defined non-traditional students by age (over 24 years of age). However, the definition of non-traditional has expanded so that currently, a non-traditional student is someone who does not fit the traditional 18 to 24 year old, full time undergraduate who attends college right from high school (Advisory Committee on Student Financial Assistance, 2012). Broadly defined, non-traditional students are adults (over 24), who have a variety of backgrounds including ethnicity and socioeconomic status (Kim, 2002). They also are prone to risk factors that contribute to them dropping out: gaps between high school and college; part-time attendance; financially independent from parents; work full-time; have dependents other than a spouse; are a single parent; do not have a high school diploma (Kim, 2002).

Persistence: Refers to a student continuing from one semester to the next at any institution (National Student Clearinghouse Research Center, 2014).

Retention: Refers to students who remain at one institution from first year to second year (National Center Clearinghouse Research Center, 2014).

Stay-out: Refers to a student who has dropped out and does not return to higher education (Schatzel, Callahan, Scott, & Davis, 2011).

Stop-out: Refers to a student who has dropped out, then returned to higher education (Schatzel et al., 2011).

Summary

Because returning adult students are among the fastest growing student market in the nation, competition to recruit, enroll, and graduate them is fierce. This is particularly true in the parts of the country where the traditional student market has experienced declines that are predicted to continue through 2025 (Hussar & Bailey, 2017). Research has shown, however, that despite what is known about serving this non-traditional population, returning adult students still graduate at rates lower than first-time traditional students (ACE et. al, 2015; Alfonso, 2004; EAB, 2015; Soares, 2013). Under pressure to be accountable for outcomes, combined with a national degree completion agenda, higher education institutions are seeking ways to be more effective in assisting returning adults to complete degrees in order to increase the number of Americans with bachelor's degrees. This phenomenological study, which sought to describe not only the factors, but also how adults experience those factors from their individual realities, has the potential of contributing to the research on strategies for returning adult success. The findings have the potential to assist both adults and higher education institutions as they navigate paths to degree completion.

The following literature review provides background related to the framework of this research and its two research questions. First, a brief discussion on the value of a college degree will be presented, as it is the premise of this research. Next, three primary areas will be addressed within a review of the literature including barriers that inhibit participation, factors that best facilitate adult persistence and completion, and participation models that assist to understand the decision making of adult students.

CHAPTER TWO

LITERATURE REVIEW

The purpose of this study was to describe the phenomenon of degree completion for returning adult students in order to contribute to the literature on strategies to increase their completion rates. Increasing the number of Americans with bachelor's degrees has become a national priority for global competition, national economic health, workforce preparation, and individual economic mobility and well-being (Burns et al., 2015; Berger, 2009; Field, 2016; Gast, 2013; Ma et al., 2016). Because only 55% of students who start college earn a degree, by 2025 it is predicted that America will have a 16 million college graduate shortage to meet the jobs that require a bachelor's degree (Burns et al., 2015; Turk & Chen, 2017). In order to address the gap, higher education is turning to a new majority student market known as non-traditional students who make up close to 85% of students in higher education (National Adult Learner Coalition, 2017). Among those students are an estimated 30 to 35 million adults who have started college but not earned a degree (Money et al., 2015; Erisman & Steele, 2015).

Despite their numbers, the graduation rate for returning adult learners is 20% lower than that of first-time students, which indicates that their needs are not being met (ACE et al., 2015; EAB, 2015; Money et al., 2015). The needs of adult students vary greatly depending on factors such as pre-enrollment characteristics, demographics, enrollment patterns, and motivation to complete a degree. This chapter provides information from the literature in order to describe this student population and provide background for the research questions.

In addition to providing the context for the research questions, the literature review first addresses this research's inherent presumption that having a bachelor's degree is important. That premise is integral to the relevance of this study as the value of a bachelor's degree is

being challenged across the nation. Next, the target study population is defined so that the reader may understand the scope of the research on returning adult students as one segment of the non-traditional student population. The remainder of the literature review is organized to provide background for the two primary research questions: 1) what were returning adults experiences with the phenomenon of bachelor's degree completion, and 2) how do adults experience the phenomenon of degree completion?

The literature review for the first research question includes an overview of both student and institutional factors that promote persistence for this population, and barriers that lead to attrition. The literature review for the second research question provides an overview of the framework for this study. An overview of several models related to the decision making of adult students to participate in higher education is presented in order to provide insight into why adults continue to return to higher education after multiple stop-outs. The framework of the decision making process also describes potential reasons for success after repeated failures.

The Benefits and Shortcomings of Bachelor's Degree Attainment

Numerous benefits of a college degree have been widely documented (Council for Adult and Experiential Learning [CAEL], 2008; Gast, 2013; Ma, et al., 2016; Monaghan, 2017; Miech, Shanahan, Boardman, and Bauldry, 2015; Robert Wood Johnson Foundation, 2009; Ryan & Siebens, 2012; Schneider & Yin, 2011). These benefits have the potential to impact both individuals and society. However, there is rising distrust in higher education that, combined with evidence showing that not all college graduates experience positive outcomes, warrant a discussion on the return on investment for college graduates (Selingo, 2016).

Individual Benefits of Bachelor's Degree Completion

While financial benefits tend to be a primary driver of bachelor degree completion, there are also positive health benefits, wider ranges of career opportunities, increased social involvement, and strong evidence of a positive influence on children. The primary categories of benefits from the literature are outlined below.

Earnings. Having an associate degree or some college positively impacts earnings overall, but data reveal that individuals with a bachelor's degree earn more per year than those with solely a high school education (Ryan & Siebens, 2012). In 2015, income for bachelor's degree holders (with no advanced degree) was \$24,600, or 67%, higher than that of high school graduates (Ma et al., 2016). Therefore, a college graduate has the potential to earn approximately a half million more than a high school graduate over a lifetime (Schneider & Yin, 2011). Additionally, median earnings increase with the level of degree attainment. In 2015, of the individuals between the ages of 35 to 44 earning \$100,00 or more, 38% were advanced degree holders, 25% held bachelor's degrees, 5% were high school graduates and 2% did not have a high school diploma (Ma et al, 2016).

Employment. Individuals with bachelor's degrees experience unemployment at about half the rate as those with a high school education (Ma et al., 2015). Adults with less than a high school degree experience 7.6% unemployment while Americans while adults with a bachelor's or higher see a 3.9% unemployment rate (Aud, Wilkinson-Flicker, Kristapovich, Rathbun, Wang, Zhang, & National Center for Education Statistics, 2013). Further, adults with bachelor's degrees are less likely to live in poverty and rely on public assistance (Burns et al., 2015; Ma et al., 2016).

Health. Better health outcomes have been shown to be positively correlated with

bachelor degree attainment. Because higher income leads to access to health insurance, and education leads to exposure to more positive health-related behaviors, college graduates tend to live longer, healthier lives and have healthier children when compared with high school graduates or adults with some college credits but no degree (Ma et al., 2016; Miech et al., 2015; Robert Wood Johnson Foundation, 2009).

Impact on children. Significant evidence exists that children of adults with bachelor's degrees experience increased outcomes in health, education and social mobility as opposed to first generation students (Ma et al., 2016; Monaghan, 2017). Additionally, data indicate that a “postsecondary education is key to the ability of adults to rise above the socioeconomic status of their parents. Without a college education, those born into the lower economic runs are likely to stay there” (Ma et al., 2016, p. 8).

Personal benefits. College graduates also experience an overall better quality of life including a greater sense of control over their lives, better social standing and higher levels of emotional and social support from friends and peers, and increased social mobility (CAEL, 2008; Robert Wood Johnson Foundation, 2009; St. Clair, 2008). Adults with education are also more adaptable to change, have greater self-efficacy and a sense of responsibility for themselves and their society, and improved parenting skills (Ma et al., 2016).

Benefits to Society, and State and Federal Economies

College graduates also positively impact the financial health of states and nations by creating a competitive and healthy workforce (Ma et al., 2016). Not only do college graduates fill positions that require advanced levels of education, but they have the potential to pay more taxes and be more involved in society.

Increased tax contribution. Because of their increased income, college graduates pay higher income tax to state and federal budgets (CAEL, 2008; Schneider & Yin, 2011). In 2015, adults with bachelor's degrees contributed 91% (\$6,900) more in taxes than high school graduates (Ma et. al., 2016).

Increased social and civic engagement. Adults with bachelor's degrees are more likely to engage in educational activities with their families, volunteer (39% compared to 16%), and vote (45% compared to 20%) than high school graduates (Ma et. al., 2016). They are also more likely to participate in civic engagement activities (Newell, 2014).

Shortcomings of Bachelor's Degree Completion

Although data indicate many benefits for adults with bachelor's degrees, the literature also described some negative factors related to degree completion. First, outcomes of a college education are inconsistent and vary by gender, race, ethnicity, and industry. Next, the return on the college investment costs compared to debt for educational loans varies by age. Additionally, the timing of degree completion related to other life responsibilities and roles has been found to impact degree outcomes. Lastly, the literature focuses heavily on the problems for adults when they leave college without a credential.

Outcomes of education vary by gender, race, ethnicity, and industry. Overall, 20% of college graduates earn less than median for high school graduates and may be in low paying jobs, which lead them to live in low-wage areas (Ma et. al., 2016). Specifically, the financial outcomes indicate disparity across demographics and industry sectors. In 2015, female college graduates earned on average less than \$20,000 than male college graduates. Asian college graduates, men and women, earned twice as much as high school graduates but the differential was smaller for other racial and ethnic groups. Finally, the difference in average salaries

between early childhood education and psychology majors and computer science majors was \$24,000 in their early careers and grew to \$46,000 by mid-career (Ma et. al., 2016).

Return on investment. Data suggest that by the age of 34 adults who earned bachelor's degrees directly out of high school at the age of 18 have made up for their investment in terms of being out of the work force for four years and paying tuition, books, and supplies (Ma et. al., 2016). However, return on investment is not as clear in the data for adult students (Akitunde, 2012).

Sequencing of degree completion and life transitions. Literature related to the age and time of life at which an adult earns a bachelor's degree is conflicted. The American Council on Education (2015) reported that 71% of people between 25 and 70 plan to work past retirement age thereby giving them more time to enjoy the benefits of a college degree. At least in one study, however, the sequencing of the degree was shown to have an impact on obesity: adults who married before they earned a degree had a 50% higher chance of being obese, and parenthood for black men prior to degree completion made them two times likely to be obese (Miech et. al., 2015). Researchers concluded "that the well-established association of education with health depends on its place in a sequence of roles" (Miech et. al., 2015, p. 281). This finding may challenge the level of benefit for adults completing bachelor's degrees. However, another study found that maternal degree completion, no matter whether before or after having children, had a positive impact on children's educational outcomes (Monaghan, 2017). The researcher in that study concluded that "...children born to college graduates have sizeable educational advantages" but that "...later-life educational participation could narrow intergenerational education disparities" (Monaghan, 2017, p. 15).

The cost of attrition. One of the primary concerns with adults in higher education is that their low levels of completion have high direct costs that adversely affect the U.S. economy and contribute to socioeconomic inequity (Paulson, 2012). For example, students who started college in 2002 and did not finish within 6 years resulted in a \$3.8 billion loss in income, \$566 million loss in federal income taxes, and 164 million loss in state income taxes (Schneider & Yin, 2011). These losses were due to student attrition from one year and one class; with America graduating only 50% of all the students who start higher education, the costs multiply yearly (Schneider & Yin, 2011).

Cost of college. The burden of the cost, however, lies with the student in terms of lost opportunity for increased income and responsibility for increased debt related to completing a degree (Schneider & Yin, 2011). Affordability is among the top barriers for adults returning to education (CAEL, 2008). Even tuition at a four year public institution is 19.5% of the median income for adults aged 25 to 44 in the poorest economic bracket and 15% of the median income for the poorest adults aged 45 to 64 (CAEL, 2008). Compounding this problem is a lack of financial aid for adults who go part-time to accommodate work or family schedules. When they are eligible for financial aid, adults often borrow their maximum allowances in order to cover living expenses while in school. Should a student not finish college, their earning potential is limited and loan repayment becomes an added challenge.

Increasing debt. Data on American student loans paint a picture of the extent of the challenge of loan repayment for adults (Brown, Haughwout, Lee, Mabuta, & Van der Klaauw, 2012). In 2011, of the total \$870 billion student loan debt, 87.3% of it was owed by adults over 30. While younger adults carry slightly higher balances, the distribution among adults between 30 and 49 is consistent. Adults between the ages of 30 and 39 owe the largest amounts at an

average of \$28,500, followed by an average of \$26,000 for adults between 40 and 49. The amount of overdue debt indicates that adults struggle to make payments. Of a total outstanding balance of \$85 million, 75% is owed by people 30 and above (Brown, et. al., 2012). Finally, approximately 11% of all student debt owed by adults 60 and above is in default (Akitunde, 2012). Even with a decent job, repaying that level of student loan is difficult. The problem is magnified when students leave school without a credential. “Although college pays off for most students, too many students do not complete their programs...Leaving without a college credential can render even small amounts of debt burdensome” (Ma et al., 2016, p. 8).

Summary of Benefits to Shortcomings

The literature suggested that the most problematic issue with adults pursuing degrees is when they leave before earning a credential. Further, “the variation in outcomes, even among those who do graduate, provides an important explanation for the widespread questions about whether or not college is really worth it” (Ma et. al., 2016, p. 8). Additionally, after the last recession, the earnings and employment benefits for college graduates slipped to lower levels, bringing into question the economic value of a degree. However, as the economy repairs, those benefits are starting to increase again (Carnevale & Cheah, 2015). Overall, therefore, the literature suggested that the long-term benefits of education to individuals and society outweigh the risks and differential outcomes.

The remainder of this chapter will focus on the adult learner demographic, the barriers they face, and the factors that have been shown to increase persistence and degree attainment in order for them to realize the benefits of the degree. As noted previously, the primary challenge for institutions is the diversity of the non-traditional student market and, therefore, the diversity of needs students bring and services institutions must deliver. The next section attempts to

present an overview of the literature that describes the adult student market as a portion of the non-traditional student population and the focus of this research.

An Overview of the Adult Student Demographic

Comprising 85% of students in higher education today, students typically known as “non-traditional” have become the majority in colleges and universities (Advisory Committee on Student Financial Assistance, 2012; CLASP, 2011; Barnes & Nobles, 2016; Hussar & Bailey, 2011; Gast, 2013; National Adult Learner Coalition, 2017; National Student Clearing House, 2012; Osam et al., 2017; Soares, 2013). This population of students is diverse and not easily defined but their increasing numbers, combined with decreasing numbers of “traditional students” has caused American higher education to refocus on them in order to assist the country in its degree completion and economic goals. In 2011, the college-going student body consisted of approximately 17.6 million students. Of those students, slightly more than 2.6 million pursued a traditional trajectory: they entered a four-year college immediately after high school, enrolled full-time, and lived on campus. The remaining 17.6 million students were comprised of students who met the broad definition of non-traditional (Soares, 2013). Now the majority, the literature refers to this population as “contemporary,” “21st century,” the “new-traditional” and “post-traditional students” (CAEL, 2000; CLASP, 2011; Barnes & Nobles, 2016; Hussar & Bailey, 2011; National Adult Learner Coalition, 2017; National Student Clearing House, 2012; Osam et al., 2017; Soares, 2013). Despite their growth, there are not consistent terms for them because they are a diverse group and include adults, working students, low-income students, commuters, and students who are parents (Soares, 2013). The following section provides a detailed look at this demographic.

Nontraditional Students Definitions

Nontraditional students are historically defined as fitting into one or more of seven categories. Those categories, which studies show place students at risk for dropping out (Horn & Carroll, 1996; Schatzel et al., 2011), include the following: 1) delayed enrollment into postsecondary education, 2) part-time attendance, 3) being financially independent, 4) having full time employment while enrolled, 5) having dependents other than a spouse, 6) being a single parent, or 7) having earned a GED. However, these primary categories of students contain multiple sub-groups as this population increases in numbers and levels of complex identities. Examples of nontraditional student subgroups include: single parents; military personnel; dislocated workers; low-income students; homeless students; historically underrepresented minorities (e.g. African American and Hispanic males); online learners; English as a Second Language (ESL) students; first-generation students; undocumented students; students with disabilities; under-prepared students; or students from foster care, orphans, or wards of the court (Advisory Committee on Student Financial Assistance, 2012, p. 89).

Nontraditional Student Demographic

Not a new phenomenon, the American higher education system has been experiencing an increase in adult learners since the 1970s (Soares, 2013). In his report to the American Council on Education in 2013 titled *Post-traditional Learners and the Transformation of Postsecondary Education: A Manifesto for College Leaders*, Louis Soares (2013) described this population:

- 38% of enrolled students are over the age of 25 and 25% are over the age of 30
- Students over the age of 25 is projected to increase by 23% by 2019
- Almost 25% of students are parents and half of those students are single parents
- 43% of students attend community college (60% of those are adult learners)

- Almost 40% of all undergraduates are enrolled full-time
- 82% of all undergraduates indicate they need to work to afford school (p.6).

Since two-year schools tend to attract non-traditional students because of flexibility of scheduling, admission policies, short-term programs and credentials, and low-cost, rising enrollments are an indicator of the increase in the population. Between 2015 and 2026, enrollment in two-year colleges is predicted to increase by 21% to only 9% at four-year institutions (McFarland et. al., 2017). Enrollment patterns of students are also indicative of the increase of students who cannot attend school full-time. Between 2012 and 2023, part-time students are expected to increase by 18% while full-time students will see an increase of 14% (Bombardieri, 2017). Reasons for the increase in this student demographic are primarily based in the shifting economy. With more jobs requiring degrees, and more jobs being outsourced or replaced by technology, adults are needing to update their skills and earn credentials. There has also been a shift in societal norms related to gender and degree completion, leading more women to seek degree completion as adults (Osam et al, 2017).

Retention Challenges

From the details above, this population of students, although diverse, share several characteristics but also are the student population most prone to attrition. These learners have common characteristics: high rates of transfer, part-time attendance due to work and finances, have children, are less connected to their institution socially, are enrolled for career reasons, take online courses, commute to campus, are wage earners, combine work and learning and move between the two frequently, and often require academic remediation (Barnes & Nobles, 2016; Gast, 2013; Monaghan, 2017; National Adult Learner Coalition 2017; Osam et. al., 2017; Soares, 2013). Also associated with this population, however, are low rates of college completion and

high rates of attrition. In studies of the Fall 2015 national cohort, persistence rates for 19 year old students were 85% but dropped to 53% for 20 to 23 year olds and 48% for 24 to 29 year olds (McFarland et al., 2017). The attrition rates, however, for students 30 years and older is slightly higher at 57% which could indicate that this age group is more able to handle the balance of life and school (McFarland et al., 2017; Monaghan, 2017; Osam et al., 2017). Additionally, rates of college completion for adults between the ages of 25 to 34 have shown moderate signs of increase in the past decades from 24% in 1990 to 35% in 2015. However, because of their complex life situations, nontraditional learners are still considered more at risk and graduate at a lower rate than their traditional peers (Ma et. al., 2016, Soares, 2013). With their increased enrollments and continued struggles to complete, much research has been done on barriers, persistence factors, and institutional supports for this population. The following section presents the literature in relation to the two primary research questions for this study.

Research Question One Literature Review: Barriers and Persistence

While continuing low graduation rates and high attrition rates of non-traditional students indicate a gap in predictive data surrounding degree completion, a survey of the literature revealed a plethora of information related to the barriers adults face as they pursue bachelor's degrees. To provide context for the first research question that asks what adults experience when pursuing a bachelor's degree, the following section presents an overview of barriers to completion and factors that influence persistence for adult students.

Barriers to Degree Attainment for Adult Students

A review of the literature revealed three common classifications of barriers that adult students face when returning to school: situational, dispositional, and institutional (Cross, 1991; Osam et. al., 2017; St. Clair, 2008).

Situational

Situational factors include an adult's life circumstances at the time they are planning to enroll in school. The primary findings on barriers relate to children and family care and responsibilities, work responsibilities and conflicts, marriage, commuting and transportation, housing and relocation issues, financial strains, time demands, health problems, and the overall intersection of all of those competing roles (Osam et. al., 2017). Time and financial constraints were noted as the most common barriers to enrollment and the primary reasons adults leave higher education (Barnes & Nobles, 2016; Gast, 2013; Osam et. al., 2017). It is important to note that while these situational barriers may temporarily interrupt and complicate degree completion, they may also ultimately serve as a "platform to increase the likelihood of participation" in that adults' desire or need to earn a degree outweighs the challenges of balancing multiple roles (Osam et. al., 2017, p. 56). This population of "post-traditional" learners are described as "individuals already in the workforce who lack a post-secondary credential yet are determined to pursue further knowledge and skills while balancing work, life and education responsibilities" (Soares, 2013, p. 2).

Dispositional

Dispositional factors are personal characteristics of the adult at the time they are deciding to enroll in school. Findings in the literature include the following primary areas: lack of confidence in their ability to succeed; increased anxiety related to perceived faculty perception about adult learners lack of academic preparation; anxiety and fear of the unknown; low self-efficacy and esteem as a result of past failures; feelings of not fitting in with younger students; feeling excluded from research and general culture of academic environment (Osam et al, 2017). Additionally, overlapping situational and institutional barriers have an impact on disposition and

adults' general feelings about the perceived value of higher education and their motivation to participate. Findings also indicate that these dispositional barriers increase with the length of time adults are out of higher education and may take longer to resolve once they are back in (Osam et al., 2017).

Institutional

Institutional barriers include policies and procedures that impact the ability of an adult to enroll in school. The findings in the literature included the following primary areas: difficulty navigating the educational system including confusing admission policies and procedures geared towards younger students; lack of clear pathways between transfer credits, degree pathways, and career opportunities; lack of scheduling flexibility; limited course offerings; lack of assistance to remediate rusty academic skills; problems with college resources including enrollment services and financial aid (Osam et. al., 2017, Gast 2013). One concern frequently mentioned in the literature is that because students often lack accurate information about programs and career outcomes, they tend to move frequently between institutions. This “swirl” leads to lost credits, lost time, increased cost and increased frustration (Gast, 2013; United States Government Accountability Office [USGAO], 2017).

Factors That Support Persistence of Adult Students

The vast information in the literature related to the barriers that adult learners face indicate that higher education has a thorough understanding of the challenges adults face. Because higher education understands the barriers, colleges and universities also attempt to address those barriers to best support adult students. A review of the literature related to the persistence of adult learners follows. Factors that influence persistence from the student's perspective is presented first, followed by institutional characteristics that support adult learners.

Student Factors Correlated With Persistence

Student traits correlated with persistence fall into several categories: demographics (gender, age, race and ethnicity, and socioeconomic status), children and relationships, family and peer support, secondary and early college experiences, educational expectations, enrollment gaps, part-time status, attendance patterns and “swirl,” transfer credit issues, community college attendance, prior learning assessment and financial aid eligibility. Because there are so many variables involved with an adult’s decision to attend and to stay in college, the findings about factors that predict success are often contradictory and inconsistent because of adults constantly shifting life circumstances. The sections below provide a summary of student characteristics and their relationship to persistence.

Demographics. “Demographics is destiny” (Kuh, Kinzie, Buckley, Bridges, & Hayek, 2007, p. 21). This concept appears frequently in the literature. In their discussion on learning in higher education, Arum and Roksa (2011) asserted that although education is supposed to be a means to equalize social inequality, those inequalities persist:

...higher education seems to maintain the status quo as there remain gaps in achievement related to family background and racial/ethnic groups....children from more privileged families [have]...positive educational outcomes....children from less advantaged families are left to fend for themselves, and...typically reproduce their class location (p.37).

Further, Arum and Roksa assert that those inequalities that start early in one’s academic career persist or even increase as students age (2011). Specific demographic factors are considered below.

Gender. While there is a demonstrated growth of 256% for women in higher education between 1971 and 2011 (Wilsey, 2013), there is also evidence that older women tend not to

return to higher education (Schatzel et al., 2011). However, when women do return, they tend to be better prepared and experience more success (Kuh et al., 2007; Paulson, 2012). Gender is also not predictive of a student's decision to participate in higher education although it may be a factor. Situational pressures may be heavier for women because of family roles and men may be less likely to return because of work conflicts and pressure (Osam et al., 2017).

Age. The impact of age on student success is inconsistent. Some studies have found an impact correlated to age (Ishitani, 2008). Others found that there is no relationship between age and academic success (Mourad & Hong, 2011; Strahn-Koller, 2012). For example, one study focused on community college transfer students found that students between 20 to 29 fare worse at baccalaureate institutions; students between 30 to 39 equate to their under 20 peer retention rates while students who are 40 plus do the best (Paulson, 2012). Supporting this finding that older adult students do well is the finding that while older "stay outs" (those who left education entirely) are less likely to return (Schatzel et al., 2011), when they do return, age is positively correlated to retention (D'Amico, Morgan & Rutherford, 2011). Further, findings indicate that young people in general with financial problems tend to stay out of education in addition to younger people who are close to finishing but have not time to do so (Schatzel et. al, 2011).

Socioeconomic status (SES). SES is a major driver of academic success because it determines access to resources and preparation (Kuh et al, 2007). In fact, Astin (1993) found that "after controlling for academic ability, socioeconomic status is the best predictor of earning a bachelor's degree (as cited in Kuh et al., 2007). This finding supports research studies that indicate lower income adults are not participating in higher education as frequently as adults with higher economic status (St.Clair, 2008). If they do participate, financial problems may keep

them from completing. This issue reinforces the somber statement that students cannot “learn their way out of poverty” (St.Clair, 2008, p. 22).

Race and ethnicity. Race appears to play a factor in adult student success. The fact that 85% of adult students are white (Schatzel et al., 2011) indicates that there are large gaps between whites and other racial and ethnic populations related to persistence (Kuh et al., 2007; Paulson, 2012). Ethnicity, however, has not been found to make a difference in student persistence (Mourad & Hong, 2011).

Post-secondary academic preparation. Nontraditional students often delay entry into postsecondary education. These delays inhibit bachelor degree attainment significantly (Kuh et al., 2007). Bozick and DeLuca (2005) found that “controlling for other factors...students who postpone enrolling in college a year after finishing high school are about 64% less likely to complete a bachelor’s degree than those who enroll immediately after high school” (p.543).

Children, family, and relationships. Being a single parent caring for children puts students at risk (Kuh et al., 2007; Paulson, 2012) and younger single women tend to drop out at higher rates (Hunt, 2007). However, there is no evidence that marrying or having children reduces ultimate participation and in fact, married women are twice as likely to participate in higher education (Osam et al., 2017). Findings in the literature related to benefits of parental degree attainment on children indicate this as a crucial factor in degree attainment. “Parental college going should be viewed as an opportunity to improve the lives of both parents and their children” (Monaghan, 2017, p. 21).

Family and peer support. To deal with struggles and lack of institutional support, adults turn to family and friends for support (Kuh et al., 2007; Osam et al., 2017) so having a supportive family structure supports degree attainment. Additionally, being a first generation

student has a negative impact on degree completion. Students who have parents with bachelor degrees are five times more likely to get a degree (Kuh et al., 2007).

Educational expectations. An adult's educational expectations are relevant to academic success. While prior successful experience in higher education is positively associated with the decision to return, "expectations influence behavior." When there are discrepancies between expectations and realities, "a potentially debilitating condition" can occur (Kuh et al., 2007, p.36). Adults bring preconceived notions and values about what information is meaningful and relevant and, therefore, might ignore information they do not feel is worth their time to learn (Kuh et al., 2007). Discrepancies exist in the literature, however, and at least one study found that educational expectations did not have an impact on degree attainment (Mourad & Hong, 2011) while another found that high expectations among adults did help (Alfonso, 2004).

Findings have also indicated that expectations relate to information about expected educational outcomes. Adults frequently lack good information about labor market needs and how they are connected with certain degrees. This labor market confusion leads to student frustration and the tendency to "swirl" between institutions and programs (National Adult Learner Coalition, 2017; Soares, 2013).

Enrollment gaps. One factor that does not appear consistently in the literature is a focus on the correlation between the length of enrollment gaps and time to graduation. While generally described as leading to challenges for adult learners, gaps also provide individuals with life experience and maturity that may support attainment at a later age. For example, during her testimony to congress for the preparation of the *Pathways to Success Report* (Advisory Committee on Student Financial Assistance, 2012), Amy Sherman from the Council of Adult and Experiential Learning, said:

Often we forget that people who've been out of school for 10, 15, 20, 30 years have an issue with fear of failure, something new, or change. I think this really speaks to the need for those wrap around support systems to really guarantee the student will stick it out long enough to succeed. (p. 24)

In addition to needing services, there is also the possibility that long gaps create problems with learning because adults come to education with preconceived notions and experiences related to learning and their ability to do so. It is often difficult, and takes time, to change existing learning strategies, autonomy and self-efficacy they have already developed, which causes adjustment struggles in a new academic environment (Kenner & Weinerman, 2011; Osam et. al., 2017).

The literature also discussed the possibility that increased gaps in attendance could have a positive impact (Monaghan, 2017; Osam et. al., 2017). Adults who had been out of higher education as a result of a successful career or other positive life circumstance have the potential to bring experience, more supportive networks, and may also be more settled with family and life issues which could lend to success (Stein, Wanstreet & Trinko et al., 2011). There is also research that indicated students who stop and then return graduate at similar rates as those who have continuous enrollment (Schatzel et al., 2011). Although the information that is available is contradictory, there is evidence that students with breaks in enrollment are 70% less likely to graduate in six years than students who remain at one institution (Li, 2010).

Part-time attendance. There is consensus in the literature that part-time attendance puts students at risk (Bombardieri, 2017; Kuh et al., 2007; Munkittrick, 2009; Paulson, 2012). Only 25% of students who enrolled primarily part-time graduate within eight years (Bombardieri, 2017). However, the other risk factors that relate to part-time attendance may also contribute to

this finding. For example, a student who has to work full time because of a lower socioeconomic status may suffer more from the financial implications than the enrollment status. Additionally, a lack of flexible scheduling options that include evening and weekend courses causes adults to move at a slower pace (Soares, 2013).

Attendance patterns and “swirl.” Overall, positive past academic experiences and length of a student’s initial education have been found to be positively related to an adult’s decision to return to higher education (Schatzel et al., 2011; St. Clair, 2008). However, non-traditional students are prone to low persistence and graduation rates generally thought to be the result of academic transition difficulties and their tendency to “swirl” or change colleges and universities numerous times in their educational career (Advisory Committee on Student Financial Assistance, 2012; Ishitani, 2008; Sinha, 2010; Yang, 2007). One of the significant challenges institutions face is that returning adult students rarely stop-out then return to their original institution, instead, attending multiple institutions (Li, 2010; Selingo, 2013). As they accumulate credits but no credential, they also accumulate debt and exhaust federal grants. This pattern appears more frequently with a downturn in the economy when students increasingly seek the most cost efficient education, often turning to community colleges as the most affordable path (Monaghan & Attewell, 2015; Selingo, 2013; Turk & Chen, 2017).

The result is that students do not always travel in a consistent path from lower division, lower cost community colleges to higher cost four-year bachelor’s degree granting institutions. They often move from the four-year back to the two-year multiple times. In the last 20 years, America has seen an increase in this “swirling” enrollment pattern of students (Li, 2010). Not only do students who transfer between institutions earn degrees at a lower rate than students who

remain at one institution, but they take longer to earn a degree (Alfonso, 2004). The specific issue of transfer credits is addressed in the following section.

Transfer credit. Transfer credit issues are a primary factor related to adult degree completion. Because of the number of students participating at two-year institutions, and transferring in general, the problem of a lack of transferability has large impact (Monaghan & Attewell, 2015). Approximately 40% of students in higher education are enrolled in community colleges and 35% of students transferred at least once between 2004 and 2009. On average, students who transferred lost 43% of their credits (USGAO, 2017). This loss of credits forces students to repeat courses, usually using federal financial aid to do so. Using financial aid to repeat courses leads to increased cost for the federal government and to students when they run out of lifetime limits of aid (USGAO, 2017). The average transfer student needs to retake 10 additional credits due to a lack of transfer credit (Gast, 2013).

Community college attendance. The level of credit and degree attainment appear to influence the relationship of community college attendance on bachelor's degree completion. Some research findings suggested that bachelor degree attainment is negatively impacted by attendance at community college (Bozick & Deluca, 2005; Kuh et al., 2007; Li, 2010; Mourad & Hong, 2011). However, it appears that students with some community college attendance are more likely to attain a degree than an adult with no attendance but students who start and stay at four year institutions are still more likely to graduate (Alfonso, 2004; Kuh et al., 2007). Further, community college students who actually earn an associate degree (as opposed to just accumulating credits) have shown higher rates of graduation at the baccalaureate level (Munkittrick, 2009). Additionally, students who co-enroll, or attend multiple institutions at the same time, increases the chances that students will succeed at least in community college (Crisp,

2013) but swirling behavior (stopping in and out multiple times) can decrease motivation and ultimately graduation (Kuh et al., 2007).

Prior learning assessment (PLA). Prior learning assessment describes a student's ability to use prior learning, either in the form of work, volunteer, or community service experience documented as college-level learning, military credits, or advanced standing tests (such as CLEP and DAN TES) to apply to degree requirements. Adults who earn some form of PLA are 2.5 times more likely to graduate (Gast, 2013; National Adult Learner Coalition, 2017).

Financial aid eligibility. Unmet need and access to grants and loans is related to attendance and persistence (Kuh et al., 2007) and having some type of financial aid assistance contributes to success (Paulson, 2012). Students who have part time jobs tend to do well but students who have to work full time because they are financially independent report problems with scheduling and course availability (Kuh et al., 2007).

Institutional Factors Correlated With Adult Persistence

The following section describes institutional characteristics that support adult learners using the framework of the Council for Adult and Experiential Learning's (CAEL) (2017) ten best practices to effectively support adult learners. Developed in 1999, CAEL updates these practices periodically to reflect the shifting adult student demographic. The principles were founded on the need for an approach to teaching and services based on the way adults learn and succeed. Coined "andragogy" by Malcolm Knowles (1970), the basic tenets are that adults are self-directed, actively involved in their learning, maximize prior experiences to absorb new knowledge, learn best in experiential environments, and are heavily influenced by their life factors while in school (Dunlap, Dudak, & Konty, 2012). Learning environments, therefore, should be relevant, respectful, and supportive to best accommodate adult learning. Andragogy,

combined with interventions that address the barriers described in the previous section are reflected in the principles described below (CAEL, 2017).

Adaptivity. “Adjusts to shifting external market forces and is able to adapt to the changing expectations of internal stakeholders, students, and employers—understanding the needs of those they serve by developing creative academic solutions” (CAEL, 2017). This principle is reflected in the literature reflecting the shifting demographic trends from traditional students to nontraditional students and the diverse needs they bring to higher education. Increased adaptivity is also related to the various situational barriers that adults experience in returning to higher education and the need for colleges and universities to adapt (Angel & Connelly, 2011; National Adult Learner Coalition, 2017; Osam et al., 2016; Soares, 2013).

Assessment of learning outcomes. “Defines and assesses the knowledge, skills, and competencies acquired by adult learners—both from the curriculum and from life and work experience—in order to assign credit and confer degrees with rigor” (CAEL, 2017). This principle is reflected in the literature related to the educational expectations and experiences of adult learners. Adults who are able to use prior learning are twice as likely to graduate (Gast, 2013; National Adult Learner Coalition, 2017). Further, one of the hallmarks of andragogy is that learning can be grounded in past experience and relevant to current experience (Knowles, 1970). Finally, this principle reflects findings in the literature that learning and curriculum that blends academic and career is effective for adults (Soares, 2013).

Financing. “Promotes choice using an array of payment options for adult learners in order to expand equity and financial flexibility” (CAEL, 2017). This principle is in response to the findings that financial barriers are the primary reason adults decide not to participate in learning and the primary reason they leave once they return. This principle is reflected primarily

in the category of situational barriers related to competing priorities for finances while adults balance school and family responsibilities (Barnes & Nobles, 2016; Gast, 2013; National Adult Learner Coalition; 2017; Osam et. al., 2017; Soares, 2013).

Life and career planning. “Addresses adult learners’ life and career goals before or at the onset of enrollment in order to assess and align its capacities to help learners reach their goals” (CAEL, 2017). This principle is reflected in the literature related to the dispositional barriers that adults face primarily related to the perception of the value of higher education. It also overlaps with the situational barriers of employment and the balance of choices that adults need to make related to deciding how to reach future career and life goals while balancing the realities of working and family (Gast, 2013; Soares, 2013). This principle resonates with the literature that finds career preparation to be a primary reason adults return to higher education (Barnes and Noble, 2016; Ma et al., 2016; National Adult Learner Coalition; 2017; Soares, 2013).

Outreach. “Conducts its outreach to adult learners by overcoming barriers in time, place and tradition in order to create lifelong access to educational opportunities” (CAEL, 2017). This principle correlates to documented situational barriers that adults experience. The literature supports the concept of creating outreach that is accessible, convenient and more imbedded in the places where adults work and live (Gast, 2013; Ma et al., 2016; Soares, 2013; National Adult Learner Coalition, 2017).

Technology. “Uses technology to provide relevant and timely information and to enhance the learning experience” (CAEL, 2017). The use of technology appears repeatedly in the literature related to both how students get information about programs and in how programs are delivered. While the literature also supports the need for infrastructure improvements to ensure

broadband access for all adults (National Adult Learner Coalition, 2017), online information and programs provides necessary convenience for adults. Further, technology supports the delivery of short-term, modular and easy to access programs that are in demand (Gast, 2013; Soares, 2013).

Strategic partnerships. “Engages in strategic relationships, partnerships and collaborations with employers and other organizations in order to develop and improve educational opportunities for adult learners” (CAEL, 2017). This principle reflects the fact that most adult students are working either full-time or part-time and many are supported by tuition reimbursement through their employers. Therefore, deliberate partnerships have the potential to facilitate access. Other partnerships suggested in the literature include agreements with community colleges to facilitate program-to-program transitions (Gast, 2013; USGAO, 2017). Collaboration with public policy organizations are also called for in the literature to reduce barriers created by a higher education system that was designed for traditional students on traditional trajectories (National Adult Learner Coalition, 2017).

Student support systems. “Assists adult learners using comprehensive academic and student support systems in order to enhance students’ capacities to become self-directed, lifelong learners” (CAEL, 2017). As reflected in the discussions related to persistence factors, specialized support systems would address both situational and dispositional barriers that adults face (Gast, 2013). The literature also frequently cites the need for institutions to assist students to re-frame their thinking related to low self-confidence and esteem caused by past failures into a more positive approaches that enables adults to focus on the strengths of their past experiences (Advisory Committee on Student Financial Assistance, 2012; Kenner & Weirnerman, 2011; Monaghan, 2017; Osam et. al., 2017; Schatzel et al., 2011 | Stein et al., 2011).

Teaching-learning process. “Faculty uses multiple methods of instruction (including experiential and problem-based methods) for adult learners in order to connect curricular concepts to useful knowledge and skills” (CAEL, 2017). This principle directly reflects the foundational concepts of andragogy of adult-directed and learner centric teaching that best supports learning (Knowles, 1970; Goddu, 2012). Further, close relationships with faculty in the teaching and learning process has the potential to reduce dispositional barriers of adults feeling out of place and under-prepared for the academic environment (Gast, 2013;Osam et al., 2017).

Transitions. “Supports guided pathways that lead into and from the institution's programs and services in order to ensure that students' learning will apply usefully to achieving their educational and career goals” (CAEL, 2017). This principle is supported by the findings in the literature that adults often have mismatched expectations with their career goals and program outcomes. This principle also addresses the problem of student “swirl” as they stop and start multiple times at multiple institutions seeking ways to meet their goals but losing credits, time and money in the process (Alfonso, 2004; Advisory Committee on Student Financial Assistance, 2012; Ishitani, 2008; Li, 2010; Sinha, 2010; Yang, 2007).

The section above provided an overview of the literature related to the first research question that explored what adults experience with degree completion. Barriers, factors that influence persistence and institutional best practices were discussed. The following section will provide context for the second research question that asks how adults experience the phenomenon of degree completion from the framework of participation models.

Research Question Two Literature Review: Participation Models

The following section of this chapter provides background from the literature related to the second research question central to phenomenology: How do adults experience degree

completion? Because the “how” is subjective and contextual based on each participants experience, this research sought to explore this question in part by attempting to understand the “why”: why do adults who stop out of education often make multiple attempts to return? Participation models, which seek to understand why adults opt to participate in higher education, provide context in which to understand the “why.” The following section will focus on one model in particular that served as a guiding framework for this research.

Understanding what motivates adults to return to education is important in the quest to understand the services that institutions need to have in place to help them finish. Several models emerged in the literature to explain the participation of adults in higher education. In his research on increasing the participation in higher education of under-represented groups, Ralf St. Clair (2008) used existing models to develop an overarching framework that he called a “Participation Pyramid.” He found that “...participation in education is something adults will do when they are sufficiently motivated and interested, according to their own timetable and changing circumstances.” (St. Claire, 2008, p.18). By identifying the factors that best support participation, St. Clair also identified the factors over which institutions have control and those that they do not thereby providing a model from which to structure services. St. Clair described several other models from which he built his “Participation Pyramid.” Those models are discussed briefly below followed by a more in-depth discussion of St. Clair’s model.

Chain of Response Model

The first model that St. Clair used in his research, and that appeared frequently in the literature, was Patricia Cross’ 1981 “Chain of Response Model” (Cross, 1991; St. Clair 2008; Stein et al., 2011). Cross’ model summarized both the factors that lead an adult to decide to participate in higher education and the general categories of barriers that cause them to struggle

and stop-out. Cross (1991) proposed that there are multiple factors that lead to the final decision to return to higher education: attitude towards education, confidence in the ability to succeed, a measure of the return on investment, life circumstances, and institutional factors, which include the availability of services geared towards adults (Cross, 1991; Stein et al., 2011). Cross also discussed the three common barriers that can interrupt this chain of decision making: situational, institutional, and dispositional (St. Clair, 2008). Situational barriers describe an adult’s life circumstances at the particular time they are considering returning to higher education. Institutional barriers are those factors including the time and place that classes are held, as well as services or the lack thereof, that an adult believes they need in order to success. Finally, dispositional barriers relate to adults’ attitudes about education and the capability they have as learners. Combining barriers and factors that contribute to an adult participating in higher education, Cross developed a multi-directional model that describes decision making.

The Chain of Response model suggested that all these factors are in constant and overlapping interactions creating multiple decision points that lead adults in and out of education. The model is illustrated in Figure 1. Each component of the model is also described briefly below.

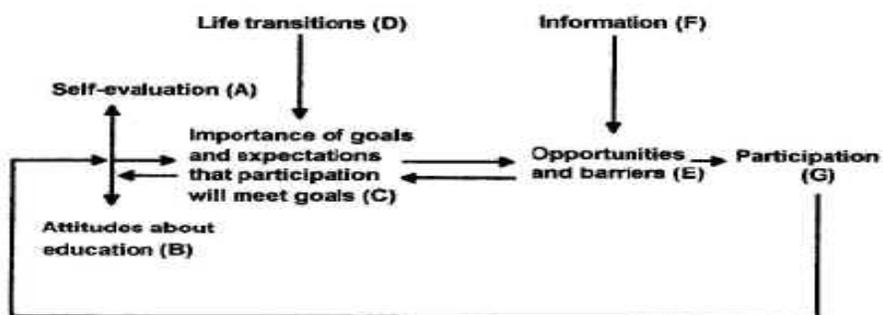


Figure 1. The chain of response model. From *Adults as Learners: Increasing Participation and Facilitating Learning*, by K. Patricia Cross, 1991, p. 124. San Francisco, CA: Jossey-Bass Publishers.

Self-evaluation (A). In the first step, individuals consider their ability to succeed in higher education. Cross (1991) described this step as often the biggest barrier particularly for those who had experienced past failures. She described these individuals as “failure-threatened” or “deficiency-oriented” who avoid putting themselves in situations that create too much risk for their self-esteem (p. 124).

Attitudes toward education (B). Adults’ attitudes are either the direct result of their own past educational experiences, or may be influenced by the educational experiences and attitudes of friends, family and peers.

Importance of goals and expectation that participation will meet goals (C). At this step, adults analyze their reasons for attending higher education compared with their confidence that their participation will actually meet their ultimate goals.

Life transitions (D). In general, life transitions describe either gradual or sudden periods of change that cause an adult to reflect on changes they either need, or want to make. Often these periods serve as “triggers” that wake a “latent desire” which in turn causes the adult to make the decision to participate (p. 127).

Opportunities and barriers (E). Once adults reach this phase in the model, assuming they are sufficiently motivated, they will seek opportunities for higher education. Even though barriers may exist, their motivation and desire to return takes precedence.

Accurate information (F). Cross described the need for accurate and timely information as a critical phase in the model as it “links motivate learners to appropriate opportunities” and if insufficient, or inaccurate information is provided, this phase in the model “is weak because opportunities are not discovered and barriers loom large” (p. 127).

Participation (G). The decision to participate is the last phase of the model but also links back to the first, indicated that this decision making process is made frequently in the course of decision making to return and to stay.

Psychosocial Interaction Model

A second theory that contributed to St. Clair's (2008) Participation Model is Darlenwald and Merriam's (1982) psychosocial interaction theory. This theory described the internal and external pressures that adults face when deciding to return to school and attempted to describe factors that lead to high, medium and low likelihood of participating in education. Unlike other models that offer a more holistic and cyclical approach, Darlenwald and Merriam suggested that a person's likelihood of participating in higher education is driven primarily by their individual and family characteristics and socioeconomic status (SES) in pre-adulthood. After SES, they describe that the quality and length of a person's preparatory education combined with their exposure to the "values and aspirations" related to higher education as the most important predictors of participation (Darlenwald & Merriam, 1982, p. 142). Beyond these two primary factors, they indicate that participation is also highly individual and is influenced along six sequential continuums described briefly below.

With the exception of barriers which is the inverse, the higher the nature of the factor for the individual, the higher the likelihood of participation. The premise of the model is that the level of all the factors is predicted by an adult's initial level of SES.

SES. In this model, socioeconomic status describes educational attainment, occupational status, and income that even though established in pre-adulthood, continue to exert an influence into adulthood (p. 142).

Learning press. Darlenwald and Merriam (1982) describe this as “the extent to which one’s total current environment requires or encourages further learning” (p. 142). As the second continuum in the model, learning press is heavily influenced by SES which is the first.

Perceived value and utility of adult education. This factor generally describes an adults perception of the return on investment as a means towards meeting goals.

Readiness to participate. This phase of the process describes an individual’s motivation and desire to participate.

Participation stimuli. Even if a person’s readiness to participate may be high, it “must be activated by one or more specific stimuli” which could include something that has happened or is expected to happen that leads to change or the desire to change. This could be external, like a job change or a divorce, or internal, like a desire for self-improvement (p. 144).

Barriers. “The path to action may be strewn with obstacles” (Darlenwald & Merriam, 1082, p. 145). Barriers in this model that interfere with the decision to participate even if readiness and a stimuli exist include informational, institutional, situational, and psychosocial. This factor is the only continuum in the model that is inversely related to SES (the higher SES the lower the chance that the barriers will interfere with the decision to participate).

Probability of participation. Based on the sequential factors above, and adult’s probability to participate is rated high, medium or low (correlating to all measures of the models with the exception of barriers).

Participation Pyramid

In addition to the Chain of Response and Psychosocial Interaction Models, St. Clair (2008) embedded Maslow’s “Hierarchy of Needs,” as well as Hertzberg’s two factor theory of job attitudes (hygienes and motivators) to develop his model (Hertzberg, 1974). The premise of

the model, reflecting Maslow, is that individuals cannot progress into higher levels of growth and thinking that lead to education unless basic needs are met, barriers are mitigated, and motivation is present. St. Clair discussed barriers and motivation in Hertzberg's industrial psychological terms of "hygienes" and "motivators" (Hertzberg, 1974; St. Clair, 2008). Hertzberg's theory (1974) was that job satisfaction and job dissatisfaction were not opposite feelings, rather caused by different factors. Job satisfaction is the result of factors, or motivators, specifically related to a person's job and how they may be recognized for it with recognition, advancement, job mobility, etc. (Hertzberg, 1974, p. 18). Therefore, motivators are factors that make behavior more likely to occur when they exist (St. Clair, 2008). Job dissatisfaction results from factors not related to the content of a job, rather the result of the context of a job. Hertzberg (1974) provided examples of these factors, or hygienes that include policies and procedures, salary, and benefits. Hygienes, therefore, are the basic elements in a workplace or educational setting that must exist to allow behavior to occur. St. Clair's final model suggested that multiple factors must work together in a pyramid order for an adult to make the final decision to participate in higher education.

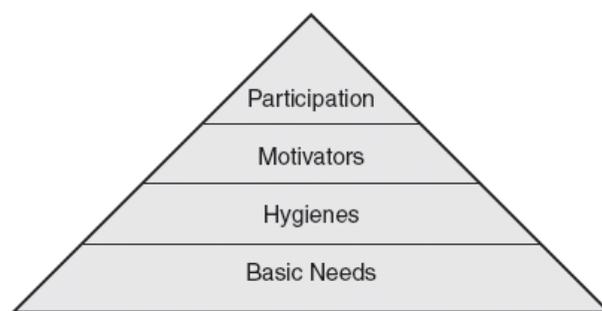


Figure 2. The participation pyramid. From "Beyond the Barriers: Understanding the Decision to Participate in Higher Education Among Underrepresented Groups," by R. St.Clair, 2008, *The Journal of Continuing Higher Education*, 56, p. 20. Copyright [2008] by Association for Continuing Higher Education.

Based on this model, St. Clair summarized the “hygienes” and “motivators” that need to be in place to facilitate an adult’s participation decision.

Hygienes. St. Clair suggested that hygienes must be in place in order for participation to occur. Hygienes, falling within dispositional, situational and institutional factors, include the following: time allocation, location, finance, support, childcare, inclusive campus culture, employment and employer support, ease of admission and enrollment processes, self-confidence, and perception of value of higher education. St. Clair suggested that institutions could impact some of the hygienes in the following ways: making sure the time and location of courses is convenient, offering financial incentives or articulating the financial benefits to students, ensuring an inclusive campus culture, acknowledging the impact of employer relationships, and instilling confidence in adults that they have the ability to succeed. So while institutions cannot change the life circumstances of potential students, they can acknowledge those barriers and make sure that the institutional barriers that may exist are examined and eliminated (Boylston & Jackson, 2008; St. Claire, 2008). St. Clair suggested however, that even if hygienes are in place, their presence does not necessarily increase the engagement of adult learners. For that to happen, adults need to advance to the next level of the pyramid (St. Clair, 2008).

Motivators. Motivators are factors that if present, make participation more likely to occur and continue (St. Clair, 2008). Motivators include the following: job mobility or job security, advanced skills in the workplace, self-improvement, earn a credential, develop identity as a learner, progress towards a degree, positive peer influence. Although St. Clair noted that motivators are more difficult for institutions to influence, once hygienes are in place, institutions can advance adults up the pyramid towards participation by helping them with motivators including providing short-term, flexible pathways to earned credentials, establishing peer

networks to help adults form their sense of identity as learners, and providing accurate information on which degrees fit with learner goals (St. Clair, 2008).

St. Clair (2008) offered four conclusions from the Participation Pyramid. The first was that while institutions cannot control all factors, they should strive to “make it easier for people to participate in learning when they are ready to do so, while also working closely with underrepresented groups to support that readiness” (p.23). Further, St. Clair asserted that colleges should do more than just “quota chasing” and have an ethical and moral responsibility against hard-sale recruitment tactics to convince adults to start when they are not fully ready. The second of St. Clair’s conclusions was that “motivation to learn cannot be manufactured.” Rather, motivation needs to be driven internally and will be experienced by the learner in the learner’s individual context. The third conclusion, related to overall access to higher education, was that the basic needs of learners must be met in order for them to participate in higher education. St. Clair mentioned the finding as being in direct opposition to the principle that people can “learn their way out of poverty” (p. 23). Finally, St. Clair conclude that motivated learning will occur only when people reach and remain in the motivator level of the model. St. Clair believed that this model would make higher education more accessible to underrepresented groups and support completion initiatives: “The model challenges educators and administrators to go beyond the assumption that more of the same recruitment strategies will be effective, and to develop targeted and differentiated approaches to widening access to all potential learners” (p.23).

Summary

This literature review provided an overview of the value of a bachelor’s degree, barriers to degree attainment, factors that impact persistence, and participation models. As described in the literature, however, even when adults feel ready and start, there are many who do not finish

(Stein et al., 2011). Among American students ages 25 to 34, approximately 21%, or 8 million, have at one time started then left higher education (Schatzel et al., 2011). These “stop outs” have a much reduced chance of degree attainment and in fact, transferring only once in an academic history reduces chances of degree attainment (Kuh et al., 2007). While discussions on barriers, persistence, and participation models are useful to understand adult decision-making, much of the recent literature urges a need in a shift from conversations about participation to more information on completion (Ma et. al., 2016; Monaghan, 2017; Osam et. al, 2017; Soares, 2013). In order to determine what sustainable actions will advance college completion for adult learners, colleges and universities will need to seek additional and more specific information. In his *Manifesto for College Leaders*, Soares (2013) summarizes the challenge related to the adult learning market: “While these statistical categories help us to understand aspects of these learners, they do not capture their essence, identity, or market impact” (Soares, 2013, p. 2). This study, with its specific aim to describe the essence and identity of a small sample of successful adult students hopes to add to the existing literature to fill in the gaps of what is known and what continues to elude adults and institutions alike.

CHAPTER THREE

METHODOLOGY

Bachelor's degree completion, because of its importance for society and benefits for individuals, has become a national priority (Advisory Committee on Student Financial Assistance, 2012; Burns et al., 2015; Erisman & Steele, 2015). As the nation experiences a decrease in high school graduates and an increase in the number of adults who have college credits and no degree, colleges and universities are increasing their focus on this population to meet the needs for an educated society. However, the completion rate for this population of returning adult students continues to lag behind that of a traditional first-time college student (ACE et al., 2015; EAB, 2015). Additionally, completion rates for traditional first-time students are low, which only creates more returning students cycling through the higher education system (Selingo, 2013). There are multiple and serious consequences for students and society when drop-out rates are high including a lack of qualified workers to fill jobs, lost gross domestic product, and increased poverty rates (Burns et al, 2015). Understanding the complex combination of factors that best promote degree attainment for returning adult students, which will also inform services for all student populations, is crucial for the future of higher education and the nation (Burns et al., 2015; Erisman & Steel, 2015).

The purpose of this phenomenological study was to understand the experience of successful degree completion for adult students across three higher education institutions. While there is no shortage of data related to this population, it is important for institutions to understand and connect the relationship between individual students' contexts and their consequent outcomes. Increased understanding of how adults experience success will assist institutions to progress in the nation's degree completion goals. In turn, an increase in bachelor degree attainment has the

potential to not only transform the lives of the individuals earning degrees, but of society as a whole.

Research Paradigm

In order to study adult student degree completion, which appears from the research to be the exception rather than the norm, this study used a phenomenological approach. This approach facilitates finding the meaning and describing the “essence” of the phenomenon through the multiple lenses of individuals who have shared that experience (Creswell, 2007; Mertler & Charles, 2011; Sokolowski, 2000; Vagel, 2014). Through interviews with adults who have experienced degree completion, both commonalities and differences are sought through the relation of their individual stories thereby developing a composite description of a successful adult learner (Creswell, 2007; Mertler & Charles, 2011). The founding principle of phenomenological research is that “there are multiple ways of interpreting the same experience, as well as multiple meanings that can be derived from that experience” (Mertler & Charles, 2011, p. 205). Exploring these multiple meanings allows insight into how the phenomenon is actually lived rather than how it is presented through data, models, frameworks, and conceptualizations (Vagel, 2014). This approach, therefore, has the potential to enhance existing literature related to this population.

While there are several types of phenomenological research, this study used a “transcendental phenomenology” which is an approach that shifts the focus of the study from the researcher to primarily the participants (Creswell, 2007). This approach required the researcher to view a problem with a fresh perspective, limiting any preconceptions as to the information the participants would relate about their experiences. The researcher is involved with adult degree completion programs as a professional, as well as on a personal level through the pursuit of a

doctoral degree and, therefore, brings preconceived opinions about effective strategies for serving adult learners. This approach provided a neutral perspective on what the researcher believed compared with the participants' descriptions of their realities. While admittedly difficult, this approach and the fundamental philosophical principles of phenomenological research allowed for as objective a description as possible (Creswell, 2007).

Philosophical Components of Phenomenological Approach

Because of its grounding in philosophy, Creswell (2007) indicated the need for a basic discussion of the philosophical perspectives of phenomenology. Traditional educational program development, including adult degree completion programs, typically rely on quantitative data-driven strategies. The quantitative data related to adult degree completion are comprehensive but still not inclusive enough to account for individual student contexts that impact degree completion outcomes. The fact that degree completion numbers for adult students continue to lag behind those of other student populations despite volumes of research and numerous best practices in the field is evidence of the need for additional information.

Therefore, a more philosophical, systems-oriented approach had potential to add to the understanding of this phenomenon. This inclusive, in-depth, and descriptive approach that linked students' contexts to their outcomes attempted to enhance existing data. A limitation of solely data-driven solutions to problems is summarized in the quote below:

We are optimists about the potential of data to improve human lives. But the world is incredibly complicated. No one data set, no matter how big, is going to tell us exactly what we need. The new mountains of blunt data sets make human creativity, judgment, intuition and expertise more valuable, not less (Peysakhovich & Stephens-Davidowitz, 2015).

The philosophical tenets of the phenomenological approach support this type of inquiry.

Creswell (2007) described the philosophical tenets found in phenomenological research literature. This research adopted three of those tenants, summarized below with brief applications to this study:

Philosophical versus scientific inquiry. Phenomenological research relies more on traditional philosophical approaches as opposed to more linear, scientific approaches to research. This approach in this study allowed themes that emerged to be followed in a multi-directional fashion to get a deeper look at degree completion.

Suspend all presuppositions. This technique required the researcher to “to suspend all judgments about what is real...until they are founded on a more certain basis” (Creswell, 2007, p 58-59). Because of the researcher’s significant professional and personal experience with this phenomenon, this approach allowed for real, often unexpected, versus preconceived themes to emerge. The process through which this became a possibility was through “bracketing” which allowed the researcher to not deny, simply put aside her own preconceptions about the phenomenon during data collection (Creswell, 2007; Klenke, 2008).

Reality relies on context. This concept means that an individual’s reality is determined by their own experiences. There was a benefit, therefore, in delving into the individual experiences related to degree completion before an overarching description was formed that accounted for both commonalities and differences in how adults experienced the phenomenon.

Rationale for Research Approach

Phenomenological research is often used to study a problem when it is important to understand several individual’s shared experiences of the same phenomenon and when the understanding of the experiences is important “in order to develop practices or policies, or to

develop a deeper understanding about the features of the phenomenon” (Creswell, 2007, p. 60). Because of the lack of a thorough understanding as to what leads to degree completion for adults, this approach may fill a gap in current research and practice related to adult degree attainment.

Limitations of Phenomenology

As with any approach, there are limitations of phenomenological research related to this topic. The first is that the philosophical underpinnings of the research are complicated (Creswell, 2007) and may limit the practicality of the study findings in the current higher education environment. Researcher bias is the second limitation. This approach calls for “a suspension of presuppositions” which may be difficult to accomplish (Creswell, 2007, p. 58). Creswell (2007) suggested, therefore, that the researcher should decide how and in what way his or her own experiences will be introduced into the study (p. 62). A brief positionality statement is included as Appendix A to address this issue. Finally, because the research relied on personal reflection, participants were asked to remember and accurately “relive” and describe not only their experiences, but also their reactions and perceptions about those experiences (Mertler & Charles, 2011). This reliance on data collection through memory could have led to errors in recollection.

To counter this recall-bias limitation, one of the participation qualifiers was that participants must have completed a bachelor’s degree within the last five years. However, their journeys to degree completion often lasted across decades. This limitation was somewhat unavoidable, therefore, because individual’s recollections of their experiences are often “softer” in retrospect than their experiences while in the throes of the challenge. Sokolowski (2000) counters the idea of memory as a limitation with a stance that our memory is part of who we are and what we perceive and, therefore, becomes part of our identity, accurate or not:

...errors do creep in; often I project things into the remembered event that I want to see or that I think I should be seeing. I oscillate between memory and imagination.

Memories are notoriously elusive they are not tamperproof, but such are the limitations of memories. Because memories are often wrong does not mean that they do not exist or that they are always wrong. (p. 66)

Additionally, Sokolowski (2000) reflected that memory assists us to reflect on earlier perceptions about events, one of the primary research questions in this study:

...what we store up as memories is not images of things we perceived at one time.

Rather, we store up the earliest perceptions themselves. We store up the perceptions we once lived through. Then, when we actually remember, we do not call up images, rather, we call up those earlier perceptions....we bring it to life again. (p.66).

Nonetheless, probing interview techniques were used to help participants differentiate between “after the fact” feelings versus those they were feeling in the moment to get to the most accurate and detailed descriptions of their experiences.

Research Design and Tradition

While there are multiple approaches and philosophical layers to phenomenological research, the method to conduct it is standard (Creswell, 2007). The first step was to identify the phenomena in question. For this research, the phenomenon was completing a bachelor’s degree as an adult student after multiple attempts and stop-outs. The next step was to articulate the philosophical “assumptions” of this type of research that would guide data analysis (Creswell, 2007). The assumptions were addressed earlier in this chapter in the discussion of the philosophical components of phenomenological research. The next step was to identify participants. Because of the level of detail gleaned from each participant, phenomenological

research typically has small sample sizes and data are collected often via multiple interviews using semi- or unstructured interviews (Mertler & Charles, 2011). After interviews were conducted, data was analyzed into themes and ultimately, two levels of descriptions in order to fully understand the phenomenon (Creswell, 2007). The first level was a “textural” description, which described participants’ experiences including specific events. The second level, a “structural” description, described the way in which participants experienced the phenomenon including their perceptions, feelings, and personal transformations. The resulting analysis of the data, therefore, sought to offer a deeper, multi-layered understanding of the phenomenon of adult degree completion for the study participants. Components of the research design are discussed in detail below.

Research Questions

Research questions for phenomenological studies are limited and open ended (Creswell, 2007). The following two questions and sub-questions guided this research:

1. What were returning adult students’ experiences with degree completion?
 - a. What events led adults to stop out the first, and any subsequent unsuccessful times?
 - b. Who influences returning adult students in bachelor degree attainment?
 - c. What situational factors influence returning adult students in bachelor degree attainment?
2. How did returning adult students experience degree completion?
 - a. Why do adults stop out and return to higher education multiple times?
 - b. How were they ultimately successful in bachelor degree attainment?

The process used to develop the interview protocol is described in the following section.

Interview Protocol

The interview protocol addressed the two primary research questions commonly found in phenomenological research: what contributed to the phenomenon and how did the participants experience the phenomenon (Creswell, 2007). Because one of the philosophical principles of this type of research is to start without presuppositions, the primary interview questions were broad. Depending on the detail provided by the participants however, optional probing questions were included in the protocol. Probing questions were constructed based on Ralf St. Clair's (2008) "Participation Model." This model described the factors that need to be in place in order for an adult to decide to return and to stay in higher education.

Factors that contribute to participation are both situational and motivational. Situational factors, which St. Clair (2008) described as hygienes, using Herzberg's (1974) industrial psychology term, broadly include time available to take courses, location, finances, support, family roles, employment status, the openness and culture of the institution and the student's self-confidence. Once hygienes are met, St. Clair described that motivational factors, those factors that drive an individual to participate and stay in higher education, must also be met. Motivators include reasons for wanting the degree (job mobility, self-improvement), the type of credential sought and how that credential fits in a long-term plan, as well as peer influence and personal identity. St. Clair argued that hygienes and motivators must work in a pyramid order for an adult to make the final decision to participate (and be successful) in higher education.

Interview questions sought to illicit information from participants that would allow for the description of the essence of the degree completion experience within the framework of the two research questions. The detailed interview protocol is included as Appendix B. Table 1

below provides a crosswalk of interview questions to the research questions they sought to address.

Table 1

Crosswalk of Interview Questions to Research Questions

Interview Question	Research Question
1. Prior to starting college, please describe your early educational experiences.	1, 2
2. Why did you decide to go to college the first time?	2
3. Describe your experience at your first college.	1
4. Why did you stop? (Ask this for each college attended.)	1,2
5. Please describe what happened in your life after you stopped college the first time.	1,2
6. Why did you decide to return to college? How long did you stay out before you returned? (Ask for each stop-out time period)	1,2
7. Why did you decide to return to college? How long did you stay out before you returned? (Ask for each stop-out time period.)	2
8. What was different about the last time you attended school compared to all the other times before?	1
9. Was there any person or people who contributed to your success along the way that you have not mentioned yet? Or of the people you have mentioned, who had the most influence? Tell me about how he/she/they contributed?	2
10. Describe the value of your experience. Was it worth it?	2
11. Looking back at your experience...having just described your journey...what advice would you give to other students? What advice would you give to institutions?	1,2
12. Is there anything that you didn't mention that you now recall that may be important to mention?	1,2

Piloting Procedures

The interview protocol was piloted with two individuals from one of the study sites who met the participant selection criteria. Pilot data were collected using an in-depth interview. At the conclusion of each of the two pilot interviews, participants were asked to provide advice and feedback regarding the wording, inclusion, or exclusion of interview questions. The pilot participants provided positive feedback about the questions generally. Pilot interview notes were

reviewed and a brief data analysis conducted. Following the review, small changes were made to the interview protocol primarily with the order of questions to help participants reflect chronologically on their experiences. One question related to advice participants would give traditional students was removed in that it did not contribute to the participants descriptions of their personal stories.

Research Sites and Participants

The research participants and sites for this study were selected through purposeful sampling. Purposeful sampling means that participants are selected because of their ability to provide insight into the central phenomenon (Creswell, 2012; Klenke, 2008). Both sites and participants, therefore, were identified to facilitate a description of the phenomenon of adult degree completion. Subjects were invited to participate in the study through a homogenous sampling approach. Sites were chosen and administrators invited to participate using a maximal variation approach (Creswell, 2012).

Site Sampling and Recruitment Procedures

The primary purpose of phenomenological research is to describe the nature of an experience which, as is typical in qualitative research, can be complex depending on each individual's experience. Creswell (2012) describes maximal variation sampling as “a strategy...to build that complexity into the research” (p. 207). This strategy involves identifying a characteristic, then choosing cases, or sites, that differ in that aspect. Therefore, all sites had academic programs geared towards adults as the common characteristic. Sites were then selected for their proximity to the researcher to facilitate data collection and varied in type and variety of programs offered in order to provide the opportunity for the complexity of factors related to institutions involved in adult degree completion to emerge. Three institutions, one

public, one private, and one public solely dedicated to adult students, were ultimately selected to serve as study sites.

Site Overview

The three institutions, located in the northeast, are diverse in size, mission, and program offerings. The private university is a religiously-affiliated institution with an enrollment of approximately 3,200 including both traditional day- and evening- students. The university's evening students are served through a separate arm of the institution specifically geared towards working adults with courses offered at off campus locations, on campus, and online. The first public university, one of a 14-college state system, has approximately 7,355 students, 100 undergraduate programs and 57 graduate programs. The institution has traditional, online, and off campus programs in addition to accelerated weekend and evening programs designed for working adults. The second public institution is also part of a state system, but is the one institution in the system solely dedicated towards adult learners and non-traditional teaching. Students design personalized degree programs in conjunction with faculty mentors across 12 broad academic areas and can take courses at various off campus sites, at the main campus, or online. There are approximately 11,000 students enrolled across undergraduate and graduate programs.

Participant Sampling and Recruitment Procedures

One type of purposeful sampling is homogenous sampling, which calls for participant selection based on membership in a common group with shared characteristics (Creswell, 2012). The common group for the purposes of this study was adult degree completers. Participants shared three characteristics that included: 1) completed a degree within the last five years, 2) were over the age of 24 when they graduated, and 3) at some point in their education, stopped

out then started again. Between nine and twelve individuals were sought who met participant criteria with a minimum of four participants (two men and two women) from each of the three institutions identified as study sites. Because data collection was through one-on-one in-depth interviews, the small sample size allowed a diverse perspective without being so large as to make the research too time consuming or reducing the data to develop a detailed portrait of a successful student (Creswell, 2012). While the sample was not representative of the general adult student population, the students selected provided information that lent to an in-depth understanding of the factors they attributed to their success and could, therefore, provide guidance for future students and colleges looking to improve completion. Participants were identified at each university with the help of a program director in an adult-oriented program.

Participant Overview

After research invitations were sent, nine participants volunteered. Four were from the traditional public institution with select adult-oriented programs; three were from the private religiously-affiliated institution with a large adult-oriented unit; and two were from the public institution that solely serves adult learners. Table 2 below offers a brief overview of the participants' demographics. Although neither gender nor ethnicity were variables in the research, all of the respondents were women, and all but one Hispanic/Latino participant, were white. Pseudonyms were used for participant confidentiality.

Table 2

Summary of Participant Age and Educational Data

Subject Pseudonym	High School Graduation Year	Gap between high school and first college experience	Years of age at time of interview	Total number of institutions attended	Total years to completion
Alexis	2008	none	25	2	7
Joanne	2001	none	32	3	15
Donna	1988	none	46	4	25
Susan	1982	15	49	3	19
Liz	1982	none	52	4	21
Amanda	1980	2	53	3	34
Nancy	1979	none	54	4	36
Emma	1980	none	54	4	32
Anne	1978	3	55	2	15

Data Collection

As soon as consent forms were received, each participant was contacted to arrange an interview at a time and location convenient to the participant. Nine participants were interviewed. Interviews lasted approximately one hour. Six of the interviews were held at public venues close to the participants' homes. One interview was conducted on the campus of the study site. Because two participants lived too far away to make a face-to-face interviews feasible, one interview was conducted via telephone and one interview was conducted via skype. Interviews were audiotaped and transcribed immediately after the interview. Participants were contacted via email for additional information as common themes emerged that required follow-up. Data were analyzed and participants were contacted for follow up until the data were "saturated" with no new themes emerging (Creswell, 2012; Mertler & Charles, 2011).

Data Validation

Once data were transcribed and analyzed, they were validated in two ways: member checking and an external audit (Creswell, 2012). Member checking occurred in two phases. The first phase was participant review. Participants reviewed the transcription of her interview to make sure there were no factual inaccuracies. Prior to sending the transcriptions, all references to names and places were replaced with pseudonyms to reassure participants of the confidentiality of their interviews. Only one participant replied with a correction (changing a reference to an institution from “was” accredited to “was not” accredited). Three participants replied to say they thought their “voice” in the interviews (casual, not always grammatically correct) embarrassed them and one said it made her sound “uneducated.”

Participants who had concerns about the conversational aspect of the interviews in the transcription were reassured that verbatim transcriptions helped to maintain the “voice” of each participant thereby contributing to the attempt to fully understand each participants journey in the participants’ own words. Besides the one factual error, none of the participants requested changes to the transcriptions.

The second phase of member checking was participant review of three portions of the results summary. The first section each participant was asked to review was the individual textural and structural descriptions in order to make sure they adequately and accurately reflected her experience. Secondly, participants were asked to review the summary of common themes that emerged. Participants were informed that while not all themes would reflect all participants, they should “find” themselves and their stories reflected somewhere in the themes. Finally, participants were asked to review the two paragraph composite summary that served as a description of the essence of degree completion. Again, participants were informed that the

composite description was meant to provide an overall picture of the lived experience and that while they would not identify with it all, they should identify with the overall essence.

Feedback was welcomed to ensure that all descriptions were accurate reflections of participant experiences. None of the participants who responded requested changes although many remarked they were surprised that so many of the participants had common experiences.

As another means of promoting validity, external expert opinions were solicited. The summary of themes and composite description were sent to three administrators specializing in adult education, one from each study site. Administrators were asked to review the themes and composite description to ensure that it resonated with their experiences and to provide any feedback. One administrator from one of the study sites replied with feedback that indicated the results resonated overall with her experience as a professional but not always with her experience as an adult learner herself. All feedback that related directly to the research from participant and expert review were incorporated in the final data analysis.

Phenomenological Data Analysis Approach and Philosophies

Data collection and analysis were simultaneous and iterative. This approach called for a cycling back and forth, constantly checking for themes and gaps and validating as categories emerged and the need for additional data collection was determined (Creswell, 2012; Klenke, 2008). Ultimately, this “constant comparative method of data analysis” resulted in a description of the phenomenon that was continually revised as new themes emerged out of the data that explored the process of successful degree attainment for adult students (Mertler & Charles, 2011). This type of iterative data analysis was appropriate for this study because while there is ample data about the factors related to adult student participation and persistence, this research sought to further explore the connection between the factors. Specifically, the research aimed to

fill in gaps in the current data by offering a composite description of the process that ultimately led to success for a group of returning adult students. Discovering a central identity of a phenomenon may assist to further understanding of the phenomenon for participants, other adults and institutions. Sokolowsky (2000) described the primary benefit of phenomenology as this common understanding: “The identity of the thing is there not only for me but also for others, and, therefore, it is a deeper and richer identity for me” (p. 32).

The actual data analysis in phenomenology varies depending on the specific philosophical approach used by the researcher, but all approaches have several commonalities (Sokolowski, 2000; Vagel, 2014). Sokolowski (2000) described three formal structures that appear in data analysis: 1) parts and wholes; 2) identity in a manifold, and; 3) presences and absences. They are described briefly below as a means of assisting the reader to understand the natural attitude that is integral to phenomenological research data analysis.

Parts and Wholes

Researchers analyze phenomenon by presenting data in a “whole-part-whole” fashion. The first whole, the phenomenon, is described in chapter one: degree completion for returning adults. The “parts” consist of the individual descriptions of each participant. Descriptions include both a textural (what was experienced) and a structural (how it was experienced) description. Detailed descriptions provide the context of the subjects’ lives. Context is crucial to address the research questions, which Vagel (2014) noted, do not exist in a vacuum (p. 62). Sokolowski further described that the parts in analysis are made up of pieces and moments that can stand-alone as memories and experiences. The purpose of analysis then is to weave all the parts to form the identity of the whole through theme identity and the composite description.

Identity in a Manifold

This concept in data analysis means that the identity of a phenomenon appears in a manifold. A manifold can be a noun, which means a pipe that branches into many openings or it can be an adjective, meaning many or various (Sokolowski, 2000). The application of manifold to data analysis then is that each component of the participants' journeys is important to make meaning of the larger phenomenon. Sokolowski (2000) described a manifold as a means to shed light on the parts of the phenomenon before synthesizing a composite understanding of it. This type of data analysis allowed for a comprehensive view of the multiple perspectives of the phenomenon. To that end, data analysis was an objective presentation of all the aspects of the participants' journeys rather than an interpretation of their meaning.

Objectivity is achieved by bracketing, or setting aside any preconceived notions about the phenomenon, and simply describing each participant's relationship to the phenomenon. This relationship is referred to as "intentionality" in the phenomenological approach (Sokolowski, 2000; Vagel, 2014). The descriptions, therefore, focused on the intentionality rather than a subjective attempt to interpret or clarify ambiguities in participants' stories (Vagel, 2014). Sokolowski (2000) described the purpose behind taking a subjective approach towards data analysis: "...when phenomenology 'neutralizes' the intentionalities at work in the natural attitude, it does not dilute, destroy, upset, or ridicule them. It merely adopts a contemplative stance toward them, a stance from which it can theorize them" (p. 63). This neutral stance allowed for the invariant meanings of the phenomenon to emerge. That is, the divergent perspectives and experiences in addition to the common ones (Vagel, 2014). These meanings appear in a manifold through the textural and structural descriptions for each participant.

Presence and Absence

The basic tenant of this principle is that the absence of an experience or tangible item is as important as its presence in phenomenology. “When we are looking for something and cannot find it, the absence of the thing is all too present to us” (Sokolowski, 2000 p. 37). This concept is especially relevant in the description of the phenomenon of degree completion. Participants’ descriptions will often refer to their intentionalities and experiences in the absence, and in the presence, of having earned the degree and a comparison between the two.

Because of this thorough method of analyzing data, Vagel (2014) describes phenomenology as “...the most concrete of the sciences. It recovers the wider whole, the greatest context” (p. 54). Additionally, along with its philosophical underpinnings, researchers follow an organized and systematic approach to analyze the data.

Phenomenological Data Analysis Procedures

A common five-step systematic process for analyzing phenomenological data (Creswell, 2007; Klenke, 2008) is described below.

Step 1: Bracketing and Phenomenological Reduction

In order to maintain receptivity and openness to the phenomenon as it was experienced through each participant, pre-conceived notions related to degree completion were put aside through bracketing. The result was a “reduction” of factors to only those related to the phenomenon being studied. Vagel (2014) described the importance of this step: “What makes the phenomenological reduction significant, then, is that it allows for the very examination of why one comes to say something ‘is’” (p. 67).

During the initial analysis of the transcriptions, bracketing was achieved because there was no preconceived structure or outline into which themes were divided as they emerged from the

data. Rather, factors from each interview that directly related to the phenomenon of degree completion were included in analysis whether they fit the model framework of the study or not. Epoche, or openness, therefore, was achieved by letting themes and meaning emerge (Vagel, 2014). The result of this step was the reduction of the transcription into “nodes” or groupings that reflected a reduction of ideas to the core ideas related to degree completion. NVIVO, a qualitative analysis software system, was used to code the nine transcriptions into 70 nodes.

Step 2: Delineating Units of Meaning

This step, also called “horizontalization,” requires the identification of important statements or quotes that provide understanding of how participants experienced the phenomenon of degree completion. Once all statements were extracted into units of meaning, redundancies were eliminated. To conduct horizontalization and further delineate the 70 nodes into units of meaning, each node was reviewed individually, and each individual reference within each node was reviewed. One of three actions was taken for each excerpt in each node: 1) the excerpt was left in the node, 2) the excerpt was moved to another node either in addition to the current node or instead of the current node, or 3) the node was eliminated if all the excerpts were moved to different nodes. After the process of horizontalization, 58 nodes remained. Those 58 nodes were reviewed again and condensed into 11 larger groups of meaning.

Step 3: Clustering Units of Meaning to Form Themes

This step further refined the data from units of meaning into clusters of themes that contributed to understanding the essence of the phenomenon. Once themes were developed, transcribed interviews were reviewed to verify that no themes had been overlooked. After multiple reviews of participant data, the original 11 groups of meaning (with the 58 smaller nodes) were further reduced into six major themes with three sub-themes in each. The themes

contributed to illuminating the essence of the experience of completing a bachelor's degree as an adult student. The themes and sub-themes are described in detail in the results section.

Step 4: Summarization, Validation, and Modification

This step resulted in a textural and structural description of each participant's experience through the lens of the common themes. The textural description included a description of what the participants experienced while earning their degrees. The structural description illuminated how the participants experienced degree completion specifically related to their personal contexts. As described in the research procedures above, these descriptions and the common themes were validated and modified based on member checking and expert review.

Step 5: Develop Composite Summary

Combining the textural and structural meanings from each participant, a description of the "essence" of the phenomenon was developed. Both common and divergent themes were included to explain the phenomenon from a holistic perspective. The composite summary sought the "underlying structure" of the shared experience (Creswell, 2007, p. 62). The goal of the composite description was to allow the reader to have a sense of empathy with the participants and an overall understanding of what it might be like to experience returning to college as an adult.

Results

Study results were presented via descriptive analysis that is central to phenomenology. Results were organized in three sections. The first section provided textural and structural narrative descriptions for each participant. The second section described in the detail the six thematic areas that emerged from data analysis. Finally, a composite description of the essence of the central phenomenon was provided.

Trustworthiness

The following section discusses issues of trustworthiness of the study related to its contribution to higher education research. Concepts of validity, reliability, rigor, and generalizability are discussed.

Validity, Reliability, and Rigor

With a rigorous and thorough approach to data collection and analysis, phenomenological research demonstrates validity and reliability. In this research, validity was enhanced through the process of member checking which entailed participants reviewing the textual and structural descriptions of their personal interviews to verify that the themes identified were accurate and complete. Additionally, asking participants to review the summary description to ensure that it resonates with, and is inclusive of, their experiences increases reliability (Klenke, 2008). Three administrators from each study site were asked to review the summary and common themes to provide expert and external review. Rigor was achieved in many ways: bracketing, focusing on each participant's individual experiences, meticulous data collection and transcription, constant review, and member checking. These aspects of the research allowed for continuous questioning in order to explain any misunderstandings in the data to provide a deep understanding of the whole phenomenon through extracting each participant's experiences (Klenke, 2008).

Generalizability

The intent of this study was to describe the overall experience of adult degree completion through the multiple perspectives of participants who had lived experience. However, the limited sample size and its lack of diversity are clear indicators that the participants in this study are not representative of the overall adult student population. Additionally, participants were

only selected from institutions with programs specifically geared towards adult learners. The institutions, therefore, are also not representative of the diversity of options in the American higher education system. Therefore, the results cannot be generalized to all returning adult students and institutions who serve them. The results contribute to existing literature by further exploring the central phenomenon of degree completion from a holistic perspective for a sample of students. The results included, therefore, not only the factors and events that led to success, but also the context in which adults experienced success.

Adult students and the institutions who struggle to graduate them, may be served by additional insight provided by students who have been successful. This research sought to contribute to existing literature to discover what practitioners need to know and have possibly missed with existing research as evidence by low adult student completion rates: “The things we can measure are never exactly what we care about....the key question isn’t ‘What did I measure?’ but ‘What did I miss?’” (Peysakhovich & Stephens-Davidowitz, 2015).

Summary

This chapter provided an overview of the phenomenological methodology employed in this research. After a review of the problem, the philosophical tenants of phenomenology were discussed. Both strengths and limitations of the approach to address the research questions were also discussed. Next, a detailed overview of the research design, procedures, and phenomenological traditions were explained. The research design section included an overview of participant and site selection, data collection procedures, and phenomenological data analysis procedures. Finally, issues of trustworthiness of the research results were addressed.

The following chapter presents the results of the research. The first section of the chapter discusses specific writing techniques in phenomenology followed by an individual description

of each participant's experience. Both a textural (what was experienced) and structural (how it was experienced) description is provided for each participant. Next, common themes that emerged in the data analysis are described. Finally, a composite textural and structural description is presented that attempts to offer the essence of degree completion as an adult student.

CHAPTER FOUR

DATA ANALYSIS

The following chapter presents the analysis that emerged from unstructured interviews with nine women who completed bachelor's degrees as adults. The purpose of this phenomenological research was to describe the experience of earning a degree as a returning adult student in order to illuminate and explore factors that surround successful degree completion (Vagel, 2014). Findings are presented in three ways: individual descriptions, common themes, and a composite description. Individual descriptions provide the full context in which each participant experienced degree completion. Identifying themes and sub-themes that emerged across the participants' stories contributes to understanding the "common meanings that belong to the structure of the phenomenon" (Vagel, 2014, p. 54). Finally, a composite textural and structural summary of the phenomenon is included that serves as the "essence" of the phenomenon with the goal of creating empathy towards the participants and an overall understanding of the phenomenon and its underlying structure (Creswell, 2007). Prior to the narrative descriptions, a brief overview of phenomenological data analysis and writing techniques are presented to provide information about how descriptions were developed.

Phenomenological Aspects of Data Analysis and Writing Techniques

Phenomenological descriptive data analysis procedures required a specific writing technique. Vagel (2014) described that in writing the analysis the textural and structural descriptions should be a balance of verbatim, paraphrasing, and descriptions. Additionally, the specific phenomenological term "intentionality" is used throughout the descriptions. In phenomenology, intentionality is the "conscious relationship we have to an object" (Sokolowski, 2000, p. 8). The object in this research is the pursuit of the degree. Another concept common to

phenomenological data analysis is uncovering meaning in the absence of the phenomenon as well as in the presence of it. Descriptions, therefore, will describe participants' feelings in the absence of the degree as compared with in the presence of it. Finally, data analysis in phenomenology requires "crafting," not just coding and categorizing data (Vagel, 2014, p. 96). The descriptions that follow, therefore, are organized in roughly chronological order to most effectively craft the stories of nine women who completed bachelor's degrees as returning adult students.

Individual Textural and Structural Descriptions

The individual descriptions below include the textural (what participants experienced) and structural (how they experienced) components of degree completion. The individual descriptions illustrate the unique experiences each participant lived. Descriptions are written in chronological order to assist with an understanding of decision making and shifting circumstances involved in degree completion as an adult.

Participant: Alexis

Textural description. Alexis, a bright and talented high school student, had college-educated parents who instilled in her the drive to attend college in her early years. They also instilled in her an appreciation for the value of financial security. Because her father was a professor at their local community college, tuition would be free; therefore, community college was Alexis's only option. Although she understood the practicality in attending school tuition-free, she saw it as an extension of high school. Without having to look at other colleges or think about her own interests and goals, she went to community college right after high school but lacked direction and motivation. She recalled:

I never really took college seriously. I guess because I had no other option except to go

to the local community college because it was free...it didn't really mean anything to me. It was kind of just like high school. I didn't really care much about it. I had no plans, I had no idea what I wanted to do. I was just going to do it because I had to kind of thing....I had no path.

Pursuing a liberal arts degree, Alexis's classes were not challenging nor interesting to her. As a commuter student, she described a lack of connection and overall apathy towards school despite the fact that she knew it was a key to a better life. She began seeing a boyfriend and soon after became involved with drugs, which was the catalyst for a repetitive cycle of sobriety and relapse as she battled her substance abuse.

Alexis persisted, however, with her attempts to return to school. Despite the grip her substance abuse had on her, she recognized that attending college was a positive, forward-moving step. Working on and off most of her life gave her the drive to want something more than waitressing even though she still did not know her ultimate direction. With support from her family to seek sobriety and a renewed commitment to getting through her associates degree and on to a bachelors, Alexis ultimately got and stayed sober. She returned to school to graduate with her associate degree. She described the decision and persistence that followed it as a state of mind:

... from those values always being instilled in me, I knew I would go back to school, and I knew I would finish it this time when I went back. So I was waiting to get my mind right and that's what I did. I got my mind right, moved back and finished it.

Alexis described feeling comfortable at community college because her father worked there but continued to feel it was an extension of high school. Throughout the five years it took her to earn her associates, she never found her passion. The driving force was her desire to earn her

bachelors.

In her last semesters at the community college, Alexis got pregnant. Having overcome her battle with substance abuse, however, she was not going to let anything become a barrier for her education. Having her son only furthered her desire to create a better life. While pregnant and after his birth, she continued to take classes, worked full-time, and eventually graduated. Seeing the associates as a stepping-stone only, she did not go to graduation. She regretted some of her past choices and indicated the desire to put her experience with the associate degree behind her and keep moving forward: “It meant nothing to me...[it] was an accomplishment that I should have done in 2010...I’m not going to walk...I’m just going to start applying for my bachelor’s degree.”

Alexis started searching for a four-year college based on convenience. She was working with a baby so needed something flexible and close. Although she did not know what she wanted to major in, she could see herself being successful in business. She described her perspective on her major and her goals for college:

...I didn’t have a field, I didn’t have anything...I just always knew I was going to be of importance. And I was going to be successful but be happy. And make a difference. But I didn’t know what that was. But I knew I had the confidence and the intelligence that I could do something. I just had to find what that passion was.

She saw a billboard for a new program starting in public health at a local public institution.

After doing some research, she found that public health connected with her vision of herself in the future. Although she had never planned it, she launched into this new field with a passion.

Alexis described her experience during the time she completed her bachelor’s degree as a multi-layered shift in her perception of both the value of her education and interest in learning.

While she had always understood the value of an education, having her son created an urgency to complete the bachelor's degree as a path to a more secure future for him.

...money was important to me, big goals and the future were now important to me. I need a good life for my child. And I will do whatever it takes to make sure that he gets a good life and I've always known that education...was important...that's how I was going to be able to have the retirement accounts, and ...everything that I want out of life. And then it was no longer about just if I felt like it or not...I have to.

In addition to the impact of her child, Alexis found that she enjoyed the entire experience at the four-year environment much more than she had at the community college. Her college was near her home, she felt comfortable amongst other working mothers in her classes, and enjoyed the adult-centric, flexible faculty members. For the first time, she also felt a connection to what she was learning. She described the excitement she felt:

I was so happy because I was thoroughly enjoying what I was learning and so it finally felt that yes, yes, this is it. This is what I want...I found my area. I found my focus.

Once I started learning what public health was about and all that [it] encompasses, I just completely fell in love and it felt like yes...yes...finally...finally.

Alexis took classes full-time and worked while going to school. In her last semester, she had her second child, a daughter, but persisted through to graduation. She was proud of her accomplishment and participated in her graduation ceremony. When she earned her bachelor's degree, however, she knew she still was not finished with her formal education. She described her completion: "It felt great. But it still didn't feel amazing. I knew the masters was what I wanted to do then." Alexis had identified that the jobs she wanted required a master's and she was still enjoying learning and wanted to learn more. Despite the fact that her mother thought

she should have waited to start her master's degree, once she identified it as a goal, she applied and began a MPH program with her alma mater.

Her master's degree brought similar challenges as she balanced being a single working mother of two young children. Additionally, she found master's coursework to be more challenging than her undergraduate courses, which she found to be easy. However, similar to her experience with her bachelor's degree, she felt that going to classes provided her stability in the midst of her chaotic life:

...when everything else is absolutely crazy and terrible in my life, [school] is something just so positive...it used to be something I dreaded and now, it's [an] outlet. And it's me-time too...because I just have so much going on...school is steady. The due dates [are] there, they are steady. They are not changing despite everything else [happening] at a million miles an hour every day.

At the time of her interview, Alexis did not have plans to continue, at least immediately, into further education after her master's degree. Still waitressing and bartending, making more money than in an entry-level public health job, Alexis had not yet seen the impact of her degree on her career. She was optimistic, however, about the future and confident of the life she would provide her children. She expressed excitement and eagerness to see where her master's degree would take her.

Structural description. Alexis' intentions with education were conflicted from the beginning. She understood through her parents that she would attend college. With no options other than community college, however, she went through the motions, not finding a passion through which to explore her true interests. As a result, she struggled to find connections between college and her life goals. That conflicted relationship with her education continued

through a traumatic battle with substance abuse. Her addiction forced her out of school and the strings that tied her to college pulled her back. She did not know where it would take her, but she knew she had to finish. Because she had no path of her own to follow, she followed the one that was laid out for her.

Her intentionality with the degree shifted when she had her son. She saw the degree as a way to a better life and it shifted from something she thought she should do to something she knew had to do for their future. Only when she found her passion, however, did her intentions with the degree shift, finally, to a true enjoyment of learning. With the almost accidental discovery of public health, she was able to connect her courses to her goals and interests and she flourished. She never doubted her ability to complete college but once she discovered her passion, she was able to combine her confidence with a desire to finish not out of obligation, but because she actually enjoyed it.

Additionally, the further she got into her education, the more proud Alexis felt about her accomplishments and the more confident she was that she was on the right path. Hard on herself for not getting through her associates when she was “supposed” to, she experienced a sense of accomplishment when she finished her bachelor’s and “caught up” to the trajectory she had always imagined herself to be traveling. Alexis’ was optimistic that if she pursued her masters, she would ultimately find a rewarding job that afforded her the lifestyle she sought with her two children. Despite the fact that she was still working a waitressing and bartending job, she did so with a sense of practicality, knowing she could earn more money than if she took an entry-level public health job. In the presence of the degree, Alexis found solid ground on which to launch her life. For her the degree was not an end goal, rather, a stepping-stone to continue to create her identity as a professional and create a solid foundation for a successful life.

Participant: Amanda

Textural description. Growing up Amanda did not see college in her future. She reflected on her thoughts about college during her high school years, pointing to a lack of family experience with college as well as her gender as reasons she could not see herself traveling that path.

My parents were not...college educated...not that they were against it, but...it wasn't what they felt was necessary. For a girl especially. My dad had a decent job, my mom [was] a stay-at-home mom...and I had two older brothers that didn't go to college. They tried here and there to go but it didn't work. So it's just not going to be for me. [My parents] didn't discourage it but they didn't encourage it either. It wasn't their thing and I didn't push it.

She also recalled that she had no desire to leave home. She described herself as "very shy" and not wanting to leave her mother so that going away to college had no appeal. In high school, therefore, she pursued a "work" track, holding an after school job at a bank as a junior, then as a senior going to school half time and working half time. She got a full-time job with her employer immediately after high school graduation. After two years of full-time work, she experienced a shift in her approach towards higher education and wound up attending classes.

The primary reason she was able to take courses was that her employer provided tuition reimbursement. Thinking that it "seemed like the right thing to do," and having financial support from her employer, Amanda began taking a few classes in the evening. She also recalled that seeing others in her workplace pursuing education inspired her to believe she could also and that education could possibly take her further in her work. There were other influential people in her life at the time including her boyfriend who later became her husband. He came from a family

that highly valued college. He was in his last year of college when she met him and he encouraged her to return as well. She took courses off and on at several institutions, moving colleges to find the most convenient courses and locations so she could continue to work full-time. During that time, she got married and had her first child but continued to take one course at a time in the evening.

Although she was an excellent student and earning good grades, she recalled that it was difficult to balance classes with her life. When she had her second child, she could no longer justify the stress of continuing. She described the decision:

I got pregnant...and I was sick, and I had a baby...a 3 year old at home...and I had a husband and we were on a good track making money....and I [thought] ‘Why am I doing this? What am I doing? I’m killing myself...I’m sick—I just needed to take care of my kids and be home with them.’

Amanda left college and her full-time job with the security of a family business that was going well. For the next 13 years, she raised her children, staying busy with volunteering at their schools, for their sporting clubs, and on various boards. It was not until she experienced a major trauma in her life that she considered returning to college. She got divorced.

The divorce left Amanda struggling financially and emotionally. Working full-time again, she regretted her decision to leave college and so committed herself to getting her children through college:

It was never even an issue. I just thought, ‘you’re going. Off you go.’ And even if I had been alone I would have found a way to pay for everybody to get through school because I realized what it did to me not going.

It was when her oldest child was already in college and her youngest was graduating high school

that she experienced her tipping point.

I was in a business with a friend of mine...a mortgage company. And all of a sudden my son was graduating from high school and I think ‘what am I doing to do with myself? I don’t have a college degree. The business wasn’t doing very well and I knew I had...a few years until the alimony stopped. I need to make money. I need to do something.

Amanda returned to school and found an accelerated adult program that fit her needs well. She started taking classes again, one at a time, working full time and supporting her son who was still living at home. The transition back to college was difficult, but after she got through her first course she found her momentum and continued to progress through her coursework.

Her life was still stressful and her self-confidence had plummeted in the aftermath of the divorce. Nevertheless, she persisted for four years until she finished her degree. When she reflected on why she was so driven to finish that last time, she described the divorce as an epiphany that allowed her to see she wanted more from her life:

...the divorce really knocked me for a loop...it really messed me up. Bad. That’s why I went to school. That’s really what pushed me...I really [have to] do something here and make a more positive person out of me...plus I knew I needed to make money...I knew how I wanted to live my life and I felt having that behind me [would] be beneficial.

Amanda described people who supported her along the way including her children, her family, her friends, and co-workers who provided positive feedback and admired her for balancing college with her full-time job. Additionally, shortly after she returned to school, she got a new job that offered tuition benefits that helped her to afford to continue and finish her degree.

Amanda’s graduation day brought conflicting emotions. She initially did not want to participate, feeling out of place as an adult: “At first I was not going to walk...this is

embarrassing...I'm 50 years old...51 and what am I doing? Why am I doing this?" Her daughter threw her a party but she did not want the attention. She described feeling "dumb...it almost made me feel...I don't want to say stupid...but I don't like people showering me with too much stuff." But her friends and family encouraged her to celebrate her achievement and she ultimately attended the ceremony. She recalled finally feeling comfortable when she saw classmates and other adults but also described feeling incredulous that she had been able to finish the degree. She recalled thinking to herself: "Oh my god I can't believe I did this."

Despite feeling proud and receiving so much support from her friends and family, Amanda has yet to see the value of her degree on her job. She continues to be happy with her job but is disappointed that her employer has not recognized the value of her degree by giving her a higher salary. She related that she is dependable and respected at work as someone who always gets the job done but has been told she needs to "prove herself" prior to receiving a promotion. She described her feelings about the lack of challenging roles in her job:

...that's what's disappointing to me. Because if I didn't have [my degree], I could still be in this position. They know what I've done and they know the money they put into me...they know what I can do. Why would you put me here when you know the work I can do? But I am in a place where there could be opportunity so maybe I do just need to put in my time.

She described being given additional work roles without increased money or elevated titles and believed that she may need to leave her current employer to be fully recognized for her experience and her degree.

Despite the lack of impact on her job, Amanda stressed that the degree was meaningful to her. When asked if she still regretted not going to college at a younger age, she realized she was

in a better position than some of her friends who had gone a more traditional route: “They all went right out of high school...they’re all married still...but they also didn’t have to work while they were raising their kids. Now they’re going back to work and they’re actually getting [lesser] positions than I am.” At the time of our interview, Amanda was done with formal education and could not see herself pursuing a master’s degree at her age particularly because she had not yet seen the pay-off for her undergraduate degree. She indicated she would continue to seek better jobs and was hopeful that eventually she would see a benefit of her degree on her employment. She continued to assert that one of the primary benefits of getting her degree was that it helped her recreate herself after a devastating divorce: “...the last 8 years have been a little rough with the divorce and some of the stuff that occurred...I feel like I’m coming out of that...I’m finding my way.”

Structural description. Amanda’s intentions with the phenomenon of degree completion shifted multiple times across her adult life corresponding with her identity development. Without familial role models, Amanda was not able to connect the experience nor value of earning a degree with her perceptions of herself. She saw her friends going to college but just could not see herself doing so. Once she started working, she again saw colleagues taking classes through her employer’s tuition reimbursement. Ambitious in her career, the “not for me” shifted to “maybe for me” as she took courses throughout the years while working, figuring it was the “next logical step” in life. She still did not connect earning the degree to any particular goal in her own life, however, which made it easy to decide to stop once she had children and a steady financial situation with her husband. Remembering her perceptions of the absence of the degree in her life, Amanda recalled always feeling less than her friends and her husband who did have the degree.

Amanda’s tipping point came with a divorce that plunged her into self-doubt and financial

insecurity. Her intentionality with the absence of her degree took on a more desperate nature and she began to view the degree as a means to financial stability and increased self-esteem. In the time that she was earning the degree, Amanda experienced a range of intentions. As she started back to classes, she felt fear of failure and some regret that she had not completed it before, wondering how much further along in her career she would have been if she had earned the degree sooner.

Regardless, she persisted and each success led to increased self-esteem, confidence, and drive to complete the degree. Finishing the degree brought a mix of emotions from pride to embarrassment that she had finished it at a later age. Completion also brought disillusionment, primarily towards her employer, in that she had not seen an impact on her career even with her degree. Looking back on her journey, Amanda described her degree completion as being a difficult journey. The journey left her burned-out because of the stress of balancing her life with her classes, but it also left her with a much-increased self-confidence and ultimately, no regrets.

Participant: Anne

Textural description. While in high school, Anne discovered a passion for horticultural and environmental science. With no guidance from her family in her early years, Anne pursued a technical path in high school but upon graduation, could not see a path to pursue her passion. She had identified a college program that peaked her interest in science, but with no money, no direction, and no self-confidence, she abandoned that path as a “pipe dream.” Because she did not pursue a high school curriculum that prepared her to enter teaching or another popular field at the time, she felt her choices were limited.

Six months after she graduated from high school, Anne joined the military. She soon began to connect with others who were taking college level courses through military sponsored

institutions and decided to try a few. She still lacked focus and direction, however, and as a result, was a poor student who struggled to prioritize her classes. She described this time: “I was 18. I was away from home. I was just a mess my god. Alcohol...you know they gave it to you whether you were 21 or not. I was a terrible mess.” She continued to take a few courses as she moved with the military but accumulated no more than 15 credits in those years.

After completing two years, four months, and eight days of a three-year enlistment, Anne got pregnant. She returned home and had her first child. Wanting to provide a better life for her child and herself, one year after she left the military, Anne enrolled in a for-profit business school. She credited a convincing recruiter and a helpful financial staff who assisted her to fill out the financial paperwork as reasons she started at the school. After graduating, however, Anne realized that her credential from the business college was not well respected among employers and she struggled to find jobs higher than data-entry positions.

Driven to continue her education to provide stability for her child, Anne attempted to transfer her credits from the business school to her local community college. It was then she discovered her credits were not transferrable. Reminiscing about the decision to attend the business school, Anne said “...it just happened...and it seemed like the right thing to do at the time...and that was before the internet...I have to say something on my behalf...I couldn't google anything.” She also recalled that she identified personally with the recruiter:

She was a recruiter for the school...who told me she was in the exact same situation as me...she had been a single mother and she went back to school at the business school.

She sold me on going there because it would afford me a better job and I would be able to support my daughter better. She influenced me with going there. I didn't investigate it...I didn't do anything but believe her...if this woman could do it I can too.

Despite the fact that her credits from the business school did not transfer, Anne was still determined to complete her associate's degree.

She started at her local community college taking two courses in her first semester. Her grandmother supported her by taking care of her daughter while she attended class, but she still struggled to balance the toll of going to school, working, and trying to support her daughter. During her first semester back, she started a relationship with a man who ultimately contributed to her decision to stop attending. Older than Anne and not a student, Anne recalled that "...he was selfish. He wanted me to devote my time to him...I didn't have the self-respect and the self-esteem to just keep on walking." Although she stopped attending at that time, Anne never lost the desire to return.

Her life roles and responsibilities soon took precedence and she did not return to school until her daughter was seven. She described the years in between: "I get a job. I buy a house. Just life." The job Anne had was as a secretary with an engineering firm that offered tuition reimbursement. With the financial means, she was encouraged to enroll again at her local community college taking two courses. She did well, but then stopped attending again as her situation in life shifted: "I get married. And once again, there are other things to do that are more important than my goals."

This time, Anne did not return until her daughter was in law-school. When describing what happened in her life that contributed to her decision to once again return to school, she related: "Got a job. Got a divorce. Got remarried. Got a job with the county. Was doing a menial job..." It was this job and the fact that her daughter was successfully through college that motivated her to go back. She described two particular realizations that influenced her:

First, I realized if I don't get a college degree I am going to have bosses who are younger

than me...and...a lot dumber...and that was just not something I wanted to do laying down. And the second was...I remember washing dishes seeing my husband laying on the couch watching television and I thought, oh my god, if this is the rest of life, I'll go mad.

Anne walked the two blocks to the admission office of that same community college she left nearly two decades earlier. Despite a recruiter that she described as a “buffoon” who she recalled tried to dissuade her from returning, she was motivated to get back, primarily because she was “...so tired of taking a kick from somebody that shouldn't be kicking anybody.” She started with one course at a time. Her husband once again tried to deter her even though he had already earned his degree, but she persisted with courses. She began to feel comfortable in classes and found herself loving the learning. She passed one course at a time, enjoying the environment, the comradery, and her increasing self-confidence. Although she would have liked to study anthropology, she chose a psychology major from the limited number of adult oriented programs her college offered. At some point she began to increase her credit load “...I realized if I keep taking one [course at a time] I would be going until I was 90 and I wanted a degree. I wanted [an] associate's degree.”

During the four years it took Anne to finish her associate degree, her life continued to exert pressure on her but her priority was getting the degree for herself. She was married, working full time, and caring for her grandmother who sadly passed away in the middle of one of Anne's semesters. Despite the pressures, Anne continued to take courses. When she graduated with her associate degree, even though that had been her goal, she decided she still wanted an even better life. In her definition, this meant a bachelor's degree and fulfilling work. She recalled, “I'm just doing it. And I fought for it.”

She took a year off after completing her associates but experienced another turning point that sent her for her bachelors. She described an encounter where her boss went “berserk”:

He’s mad at me...for something...he never tells me what he’s mad at. He’s screaming.

His face is red. He’s spitting and carrying on about me not being at my desk and I’m not sitting in my chair enough. And I think to myself...I’m out of here....

She transferred her credits and started courses at a four-year institution. Although she was motivated to finish, Anne experienced stress and anxiety in the transition but was supported by adult-centric faculty and other students. She remembered: “we’re all juggling the same things. Work, family, grades, comprehension....it was exciting and I loved it.”

She described the sacrifices she made when she finally was able to put herself and her education at the forefront:

Every spare moment I had at work was devoted to homework. Every evening my husband was pretty good about making supper or eating whatever I prepared so he was not a problem. I had two dogs. I had two cats. And a house. So I prioritized myself.

Work was important. School was important...and everything else kind of fell in line and had to get with the program because I’m on a mission and I’m on a timeline...

As she progressed in her bachelor’s degree, her confidence grew. She enjoyed feeling on equal level with people at work who all valued higher education. The satisfaction and confidence she felt finally began to outweigh the stressors on her life.

She found her graduation day enormously rewarding. Her husband attended as did a judge, the same former boss whose abusive treatment inspired her to return for her degree. She described the day as “fantastic” and recalled how she processed with her cap and gown with her classmates. She remembered feeling pride when the judge had a faculty member congratulate

her personally on the stage. She also recalled seeing the master's degree graduates in their hoods and feeling that she may wish to go on for a graduate degree: "...who knows...I'm still young. Who would have thought that I was 55 years old when I got my bachelor's."

When asked about continuing for her masters, however, Anne reflected that her husband suffered while she was in school under the stress of a long commute and high-pressure job. Ultimately, she decided that the pressure of returning to graduate school might be a breaking point: "I realized that...I can't do the masters. It would be either him having a nervous breakdown or getting a divorce." At the time of her interview, Anne had not determined to go on for a master's degree immediately but was still contemplating it for the future.

In a follow up email to the interview, Anne summed up the impact of her bachelor's degree on her work. Her work status was elevated as her co-workers saw her doing homework during every break and on her lunch hour. Instead of walking or socializing, she dedicated all her free time to doing schoolwork. Although her degree did not directly contribute to her getting a better position immediately after graduation, she believed her education contributed to her earning a perfect score on the civil service test she had to pass for her current position. She was planning to apply for a managerial position, which she would not have been able to do without her bachelors. She reflected on the impact of her degree on her work:

I am still over qualified for the position that I currently hold but I am able to make the next step to Case Manager whereas the other aide, who does not have her degree, cannot be promoted even though she has twenty-eight years of experience with this agency. I'm not in any hurry and I am on my way!

Structural description. Anne's intentionality with pursuit of a bachelor's degree was unstable for decades as she struggled to find her identity in the midst of raising her daughter and

making a life. Influenced deeply by others who treated her poorly, she pointed to her mother as the foundation for her damaged self-esteem: a mother who once told her that she would never amount to anything and that she “was too dumb to even be a secretary.” Her low self-esteem combined with no strong guidance in high school led Anne to the conclusion that college was very important for other people, but not for her. With no vision of herself as an educated person, her priority in those early years after high school was to redefine herself, fit-in, and escape the world in which she was raised:

I don't think I had been away from my mother's dysfunctional home long enough for me to gain my own identity. I still thought I was who she always told me I was...kids step into the shoes we set out for them...I don't think I had two of the same shoes.

Anne's baby was the catalyst for a shift in her intentionality with earning a degree. She finally had a purpose in earning the degree as a means to provide her child with a life different from the one she had. While her pattern of starts and stops continued for years, she never gave up hope that she would eventually have a better life through education. Once Anne's daughter was successfully through college and in law-school, she was finally able to focus on herself. She admitted that getting her daughter through college had always been her first priority. She described one emotionally charged interaction with her daughter:

In 6th grade she came home from school and she said to me, “Do you know you don't HAVE to go to college?” And I said, “Oh, but YOU do.”...I couldn't give her that quarter inch. I couldn't even answer her of course I knew, but that wasn't even an option.

Once her daughter was safely through, she experienced another shift in what ultimately resulted in her success. She began to want the degree for herself. Her success with her associate degree allowed her to slowly repair her self-confidence. She began to discover her self-worth

and value in and out of the classroom; the support of her peers and faculty provided the stability she lacked in her early years. Anne had discovered a love of learning and the increase in self-esteem and confidence she earned from the associates drove her to continue to her bachelor's.

Life was still hectic as she earned her bachelor's but her focus was different. She believed the difference, besides the fact that she was experiencing success and loving school, was that she was finally doing something for herself. Her life before her degree completely revolved around others. This shift in priorities allowed her to seek her identify. She described the shift after earning her associates:

I started to realize I have a lot to offer...I'm not going to be relegated into the fringes of society. My mother is...she's on disability. She's insane. I don't bother with her but she raised me and I believed what she told me about myself. I realized...and my daughter was in her 30's...but I realized I am going to write my own story. And my story is a successful daughter, a happy marriage, a bachelor's degree. I want to have fulfilling work. And I'm doing it. I'm just doing it. And I fought for it.

Anne's journey is one of stops and starts in college, but more importantly, Anne's journey was one of transformation. With distance, time, and the motivation of a child for whom she wanted better, she was able to build her self-esteem and create a new identity as a successful, valuable woman. The transformation is apparent in her recollections. When asked to describe her early feelings about herself and education, she said she felt like "just totally a loser." As her friends went off to college, she recalled she "was happy for everybody but that just was not going to happen for me." When asked to reflect on the value of her experience with education after her bachelor's, she described it as "fantastic. I learned so much. I know there isn't anything I can't do."

Participant: Donna

Textural description. Donna's true passion had always been in the arts. She was a talented singer and dancer and spent several of her high school years in a cultural arts immersion program as well as attending dance classes after school every day. Had it been up to her, Donna would have attended an arts school after high school but she described how her mother pushed her into college:

...she was always very proud and supportive but she said you can't do that, that's not a life. And I remember going on a couple [school] trips to different colleges...to performing arts colleges...and thought wow this is amazing...you can dance your whole life away and I thought that's great! But...my mom was always like no no no no no and I was an only child. Back then, you're an only child, you never questioned...that's when I said, ok I do like psychology so maybe I'll do forensic psychology.

To satisfy her mother, Donna began to explore college even though at the time she did not see the value in it. She decided because of the "drama and nonsense" of high school, to fit in all requirements and graduate early.

Immediately after graduating high school, Donna started at a local college in a forensic psychology major. She recalled choosing the major because she was an avid crime show fan and had always been interested in the combination of forensics and psychology. She was working a part-time job and commuting to her classes daily. However, lacking motivation beyond satisfying her mother and not making any connections at college, Donna quickly became unhappy. She described the experience:

I knew nobody. It was a commuter school. I was going from the country to the city...It was almost like going to a job in a sense. You get on a train. You went to a class. You

sat there. If your class was late afternoon, you had to wait all day. You didn't really go anywhere because the city is expensive...I wasn't enjoying it so much. I wasn't finding my niche.

Donna attended her first college for two semesters but then started to skip classes.

Without her own motivation and seeing that her friends and boyfriend were not attending school, she thought, "So why should I?" She eventually stopped attending her classes altogether. Still pressured to meet her mother's expectations, however, Donna decided to attend a community college that was closer to her home. She thought that she could save money, have more time to devote to schoolwork, and re-connect with high school friends who were still at home. Once again, she struggled to fit in:

I thought...Mom says this is what you're supposed to do so let me try it here. Let me see if that works out. And again it was the same thing...the commute kind of a thing....I think because I'm not a very open person with people...and maybe being a commuter too, you don't really get connected with people....

Then Donna got pregnant. She decided she needed to work full time to support her child and did not feel like she could fit school into her life so she dropped out.

Donna described her "life happens" years as a struggle to balance it all. After having her child, she got married to her high-school sweetheart and a few years later, had another child. She worked throughout those years finding jobs with decent pay and flexible schedules while raising her children. While she enjoyed some of the work, primarily a job she had in a hospital, she did not like other jobs she held in retail. Donna struggled to balance her work, her health, her children's needs, and her husband's work schedule.

Through a series of unsatisfying clerical and retail positions, Donna realized something

was missing. She could not see, however, how she would ever return to school to better her career opportunities:

I thought about it occasionally but I never gave it serious consideration and I think that's because I thought...I have young kids how am I going to take care of them, and my husband and a house or apartment and do that? I thought no, I can't. I just can't do that....

It was not until her children were through high school that she started to think that she wanted, and could now get, more out of life for herself. She took a job at a university thinking it would allow her to move up and have greater responsibility. Soon after she started working there she found out she was eligible for a tuition waiver.

Although she remained uncertain about her ability to be successful, with encouragement from her boss, her co-workers, and her husband, she decided to take one class. She was unsure of herself and felt insecure about fitting in with younger students, but soon discovered that she enjoyed the experience much more than in her prior years. Embarrassed by her past low grades, she was determined to do better academically. She started doing well in classes, met other adults, and for the first time, enjoyed the learning.

Donna continued to balance working full-time with attending classes for her psychology major. Because she was hopeful of changing careers, doing an internship at the local hospital was important but meant she had to fit in the hours whenever she could. She completed her internship before and after work, on weekends, and on university holidays. She credited her supportive employer for his flexibility in allowing her to take courses although she was as diligent at work as she was in her classes and always made sure her work was done. Even when life became very stressful, she persisted, finally able to find the value and relevancy in each class

to her life and future goals and interests.

Graduation was a conflicted day. Initially, Donna did not want to participate but her family and friends encouraged her. One memorable aspect of the day was the happiness she felt as she saw faculty with whom she had connected the most waving at her as she walked to the stage. She also recalled, however, a sense that she was not yet finished: “It was kind of like...phew. This is great. But then I thought, now what do I do about grad school?” Knowing that she would need an advanced degree to be a psychologist, she decided to keep going.

She started an online graduate program and continued to seek opportunities for work in her field. At one point, she was working extra hours in the hospital but found herself working overnight shifts then reporting to her day job in the morning. It was at that point she knew she had to make a leap by quitting her stable job and hoping her part-time per diem work would lead to something full-time. Having worked through many challenges with her relationship, her husband was now supportive and encouraged her to take that risk. Her boss at the time was also supportive and encouraged her. She took a chance, left her job, and ultimately got a full-time job at the hospital. She continued taking online graduate courses one at a time, balancing her schedule, course load, and her life’s responsibilities.

At the time of her interview, Donna had mixed feelings about whether or not she would continue for her doctorate degree. She worried that she would not have enough time left in her career to realize the benefits of a terminal degree but indicated being open to the possibility. Although she was undecided about an advanced degree, she was clear that her education helped her discover her passion in her work. Prior to her degree, working had been about making an income. After her degree, she described her work as much more than just a “job” because she felt she had at last discovered her passion.

Structural description. Donna's intentions with her journey through degree completion was one of finding clarity. Earning the degree allowed her identity related to her goals in life and her relationships to emerge. Always a woman who wanted to live life on her own terms, she also wanted to earn the degree on her own terms. Because her mother did not have a degree, she pushed for a different life for Donna. Again, needing it to be on her terms, Donna did not have motivation, nor focus, nor the desire to earn the degree. This initial apathy with the degree led her to hold it loosely, letting go when she had the opportunity to pursue a life on her own terms.

Once she was ready to seek the degree on her own terms, however, she went after it with a passion. Returning to school as an adult, she held tightly to the degree, conscientious about her grades in a way she never was as a younger student. Because of her new grasp on the value and benefits of the degree, she also learned to balance earning the degree while still holding on to the other crucial parts of her life. It was no longer an "all or nothing" relationship with the degree and she took more or fewer classes depending on what was happening in her life all the while never giving up.

She reflected on why, even when life became difficult, she did not give up as adult when she did as a younger student. She recalled that because she had finally found something she enjoyed learning that was translating into life and work satisfaction, she was able to commit herself to it. She also remembered knowing that it was simply "her time":

I found it interesting because if I would have been going through that when I was younger I would have just thrown it to the side and said I'm not going to do it...I finally realized that this is what I want to do. And the only way I'm going to be able to do what I want to do and stop just being a secretary is by doing it. And no body else can help me do that but myself. And the kids are grown now. It's something I should have done

because I could have managed it...probably...but you can't woulda-shoulda-coulda...I just said no...this is it...I have to do it now.

That love for learning kept her going and continued to emerge as she began to make connections between the degree and her life. She relished every course and “carried forward” each learning opportunity she had, adding layers to her identity both personally and professionally. She saw herself reflected in the younger students in her classes and understood how her mindset had changed because she was earning the degree on her own terms. She wished she had more time in her life to reap the benefits of her education, but understood that until she was ready to earn the degree, none of the learning would have stuck. This clarity about her intentions with the degree was passed on to her children. She summarized her ultimate feelings about pursuing the degree in how she articulated her thoughts to her son:

I would tell him I don't care what you do, whether you go to college or don't. But just do something that you enjoy doing and do it 100% and that's all you can really ask for in life. Not everybody is school material and not everybody is hands on. And we need both those kinds of people in this world.

Participant: Emma

Textural description. The youngest of 14 children, Emma good-naturedly described her parents' approach towards college less about education and more about “just trying to get us out of the house and into adulthood successfully.” She described feeling more mature than her peers because of her family situation. Of particular impact was growing up in the climate of the 1970's with a brother who was bi-polar amidst the backdrop of her large, tumultuous family:

Since I was the youngest, I was at home...and I had a brother who was bi-polar...this was in the mid-70s...so it wasn't as commonly understood...it really disrupted my world,

big-time. To have mental illness....have a mentally ill person...and honestly, the family overall was kind of crazy. Just having that many people in the house....growing up in the 60s...free-love-and-drugs-and-rock-and-roll and the Beatles and the whole thing.

Teenage pregnancy...my teenage sisters getting pregnant. It was just a lot that I grew up with.

Emma did not seek out traditional high school experiences that “all seemed very silly” given the complexity of what she was experiencing at home. Instead, she focused on getting out of high school as soon as she could. She bounced between public and Catholic school and described never finding the right fit amongst her peers, feeling “very much like an outsider” because of the discrepancies of what she was experiencing compared to her friends at that phase in their lives.

Taking advantage of dual enrollment at her local community college, by the time Emma finished high school she already had several college credits but not much direction. Although she had always wanted to be a psychologist, she did not know how to get there. She described the lack of guidance at home: “I never had much of a road map. Frankly, my family just didn’t have any time to show road maps for us...we didn’t get much guidance at all...I was pretty much on my own.” Emma also related that growing up in a small town with few options, most students went to community college then on to the state school. When she graduated high school, therefore, Emma lived at home and continued attending courses at her local community college because it seemed like the thing to do at the time.

Despite the fact that she was a good student and was achieving in her classes, Emma described feeling unhappy and disconnected. Community college seemed like an extension of high school and as a result, she did not feel as if she was making progress or moving forward in her life. Not happy at home and not directed in school, she set off to find herself by hitchhiking

through Europe. She struggled greatly when abroad still with no direction and still not supported by her family. Not feeling like she could call home for help and feeling very much alone, she returned after six months, moved in with one of her sisters, and started taking classes again at her local community college. She described her decision:

...it was just a default thing....I'll go back, I'll pick up and take some more classes at the community college. I moved in with my sister. She just divorced and had a kid. So I lived with her. It's another one of these big-family-defaults....sort of stumble into the best situation you can find.

Emma earned her associate degree and then followed her sister across the country where she began a new life.

Emma began waiting tables and returned sporadically to attend classes at various institutions for years as she sought to find herself. Her first return to another community college was to take acting classes. She described that decision and her subsequent moves:

...it's just one of those stupid things you do when...you have no guidance...and nobody is saying, 'wait a second, this doesn't really make any sense,'...it's interesting...the running theme is that if there's nobody...herding you in....pushing you and supporting you, saying 'these are the steps, this is how you progress in life,'...you just stumble around. And I stumbled around for a long time.

Emma enjoyed the acting courses but could not see a viable way to pursue the profession so she left school to continue waiting tables and pursue her interests. One of her interests that continued to emerge was psychology. After visiting with a psychic who told her she had natural healing abilities, she pursued a program to become a certified hypnotherapist. She was successful in that area and opened a small practice. She enjoyed her practice, felt that she was a

good counselor, and was happy with her work because it was something she had always wanted to pursue.

Despite still enjoying her profession, after some time she found herself unfulfilled again. She described feeling that she did not have the skills to deal with the ‘ups and downs’ of the career because of the lack of guidance she still felt:

If somebody had said to me, ‘Emma, you know every day isn’t going to be fantastic.

You’re not going to want to be here every day. And some days, you’re going to be really happy that somebody cancels. But that doesn’t mean that you throw it all away.’

Into new age thinking at the time, which she described as “everything happens for a reason, the universe is giving me signs, that sort of stuff,” Emma believed that her unhappiness “was a sign from the universe that this was not what I should be doing.” In search of her life’s purpose, she gave up her hypnotherapy practice and returned to school. This time, however, she had support from her boyfriend, someone she credits as the first person in her life to encourage her to finish her degree.

She started at a progressive public college with programs and formats catered to adult learners, intending to accumulate all of her credits into a complete bachelor’s degree. Still thinking therapy was in her future, she decided to keep her practice while working on her bachelors and then continuing for her masters. She took a few courses, but a turn in her relationship changed her life’s direction and she did not finish. She described the turning point when she and her partner began to have relationship problems:

So we went to therapy together, and while we were in therapy, we started to talk about my interest in being a therapist...the couple’s counselor, he said, ‘well it’s very possible that you wanted to be a therapist to heal your family. That maybe that’s not what you

really want to be doing, but you feel like it's your responsibility to heal the family.' And when he said that, I started crying...it felt like that was pretty on the mark. So at that point, I thought, I'm going to throw it away again. So I said, well if that's the case, there's no reason I should finish my degree because that's not what I want to do now....then I didn't finish.

Her relationship survived and they moved to a new town. Emma began working at a local coffee shop. She described being content knowing at the time that psychology was not for her and waiting to find whatever she was meant to be doing.

Eventually, Emma's relationship dissolved and not wanting to return to any place she had lived before, she decided to move back across the country. She had no job, no friends, and no plans. All she had was a place to stay. She sublet her apartment on one coast and moved to the other, landing with her nephew who had just started college. After a series of temporary work assignments, Emma wound up in a satisfying job. She decided to permanently relocate and sold her former apartment, bought a new one, and settled into a satisfying life.

Emma worked for years before deciding to return to school. She described feeling incomplete and inferior due to the workplace and societal expectations related to having a degree. She described how she would avoid talking about her degree and how it made her feel:

I just felt like everybody was smarter than me. I didn't know my own value and my own worth... I had these little tricks to turn the conversation around so I wouldn't have to admit to the fact I didn't have a degree. Everybody there had a degree...I didn't have the degree! It's like the tin man who doesn't have a heart.

When a friend suggested she return to school, therefore, Emma, conflicted between feeling the absence of the degree yet questioning its value in her life at the time, attended an open house for

an online institution that focused completely on adults. She described “lighting up” when listening to a representative talk about all the subjects students could do, particularly history. Emma talked to the advisor and immediately enrolled.

Despite her describing it as a “total fluke” that she even attended the open house, Emma thrived at the institution. The school’s independent study approach allowed her to study exactly what she wanted under the guidance of a faculty member. Although at first she was intimidated by the amount of reading, she immersed herself in it. She recalled how she finally understood the value of learning to expand her mind and not just a route to a bachelor’s degree. Emma recalled that she was finally able to connect her interests and passions to what she was learning in school—something she had never been able to do in a more traditional environment. Finally, she credited her success to the increased stability she gained by working with the same employer for 15 years prior to returning to school. Emma described feeling ready:

...it was where I was developmentally too. I was ready. I could stick with something...when I left the west coast, I gave up a lot of those wacky ideas about everything happens for a reason...I stopped jumping around so much and...had settled a bit more... I’ve worked for the same person since I’ve been there. It hasn’t always been great, but it’s been what I needed....I needed growing up...more conservative...more guidelines.

Despite her stability at work and relationship with her boss, she did not tell anyone at work when she returned to school and she did not tell anyone when she finished. Emma explained that completing her degree became a very personal achievement rather than anything she had to prove to the outside world. She did not share that she had returned with her family, only telling them once she had finished. Emma had been on her own for so long, she simply

“didn’t seek their approval anymore.”

Because the primary value of her degree had been personal, she did not feel the need to go to graduation even though she was asked to be a speaker. She described feeling honored at the invitation to speak, but also knowing that she would not want to return in six months and that it was time for her to move on. Additionally, her advisors cautioned her that the experience might not be what she envisioned and that she would be disappointed in the student body. She celebrated her achievement instead by going out for a drink with her advisors.

After completing her degree, Emma did not see a financial impact on her job, rather, she experienced the most significant impact on her self-confidence at work. She no longer felt less than everyone else and realized that the people she looked up to as smart because they had their degrees were often faking their way through their work. At the time of her interview, Emma still found her work satisfying, and was not planning to pursue additional formal education. Rather, she was planning for an early retirement and travel at 55 to continue learning and exploring on her own.

Structural description. The value of higher education was elusive to Emma. Wrapped up in the larger question of her life’s purpose, it came and went as she pursued her passions and interests believing her path would ultimately lead to her destiny. Growing up, the noise of her large family, their liberal ways, her brother’s mental illness, and an overall philosophy of every-person-for-themselves was too loud to allow her to think for herself. After high school, she did what she thought she should by attending her local community college. But staying close to her disruptive home stunted her ability to start to discover her identity. She reflected:

...if you go off to school, then you can separate from family. You can start to self-identify...whereas if you’re living at home, taking some classes, waiting tables at

night...there's not this feeling that this is the next step for you... I think if I had that differentiated experience that would have made a big difference for me.

When she finally did move away from her home, without a stable foundation, and in the absence of anyone in her life guiding her, she stumbled around for years pursuing interest after interest, seeking her calling in life.

Emma experienced a turning point when she discovered what she thought was her professional calling was in reality her desire to repair her family. For years, she pursued psychology in school, even establishing her own practice and always returning to seek her degree in psychology no matter how many times she stopped out. It was not until that therapist suggested that her pursuit of psychology was more of a pursuit to fix her past. Coming to that realization set her free from the pressure she put on herself to earn the college degree. No longer able to connect the degree to what she had always thought was her life's calling, Emma stopped her pursuit of the degree and simply lived her life.

Despite an ultimately successful career and life, the absence of the degree nagged at Emma in a palpable way. She described as if feeling that a physical part of her was missing, like the "tin man without a heart." She pointed to societal pressure related to having a college degree as one a significant source of her feelings of being incomplete:

I think it's important to ask as a society why we want adults to finish college... I don't think that everybody is fit for it and that's ok. To be able to say...you're a fantastic welder...you don't need anything. What you are, and who you are, and how you've lived your life is fantastic. Instead of, you're not complete...so you can fix cars but you're not complete because you didn't finish those 4 years. It's a shaming thing. And I felt shamed. And I don't think that's useful.... you can live a really good life without a

college degree if you're not shamed about it.

Because Emma had felt shamed and incomplete for so long, the degree had great value, not in external ways, but related to her sense of identity. She described the primary value of the degree as bringing closure yet opening a desire for more learning:

...in some ways, there's a completion...I know from myself and other people who didn't finish it's as if...we feel bad about ourselves. We feel really bad. Like we're less than...we're not as smart. We're just deformed or something. It really has that sort of feeling. And if you finish in a way that's valuable for you, studying something that intrigues you, that really lights you up that makes you hungry for more, that's fantastic. It completes something. That's what it did for me. It completed something. ...

Taking courses also enhanced her critical thinking and analysis skills that she was able to apply throughout her life:

It's a part of my mind I taught to function. I can use that as a tool and take that anywhere. ...I may have had the capacity and [been] as smart as other people...but I hadn't connected that capacity. I hadn't engaged that capacity. I engaged the capacity and because of that...I can learn anything.

Finally, despite the pressure she felt to measure up to others with college degrees, in the end, degree completion presented as an intense internal achievement rather than an external mark of success:

...what it's done for me is that it became less this external thing... I wanted it for something very personal. I became personally fulfilled... I didn't go to commencement, I didn't wear a gown, I didn't do the hat thing. I didn't even tell anybody...But I did it...right here [*gestures to her heart*]...I keep it right here. I did it for me.

When reflecting on what was different about the last time she pursued her degree, Emma credited her ultimate success to increased structure both in the classroom and in her life. She found a good balance in her studies of supportive yet structured faculty that encouraged her to explore and learn new things in which she had an interest. She also found structure that maturity and stability lent her as an adult. Supporting herself by working for the same employer for years, she created a foundation that she did not have as a child. She reflected that although she had developed into a confident, independent, resilient woman who could travel alone, and support herself, what she lacked was consistent structure and guidance.

Emma's journey through degree completion was transformative in that she discovered herself along the way. Her upbringing provided her with resiliency; her soul-searching values led her to try each new path as it presented itself; her intelligence gave her the curiosity and ability to learn; and finishing the degree allowed her to "engage" fully every piece of herself in what she felt was a completion of heart, soul and mind. When asked to describe the journey and the value of the degree, Emma stated simply and with great emotion, "The word that comes to me is immeasurable." When asked if she would change anything about her experience, she indicated that she would not and that she has learned to accept and appreciate her path, knowing that she made the best choices she could at the time. She quoted Maya Angelou as an inspiration: "I'm not giving anything from my journey now."

Participant: Joanne

Textural description. Although both of her parents were college-educated and set up a college fund as soon as she was born, Joanne inherited a thrifty lifestyle that affected the pursuit of her bachelor's degree throughout her life. Money had always been a struggle for her family. While her parents provided for her basic needs, it was up to Joanne to provide for her wants. She

started babysitting as soon as she was 14 and once legal working age, had part-time jobs the entire time she was in high school. Joanne's orientation towards work was also apparent in her decision to pursue a vocational-technical program in cabinet making while in high school. She was a solid student and academically confident but did not enjoy school and could not recall that she saw college as important. As she got closer to her senior year, however, Joanne changed her mind.

Joanne did not recall what influenced her decision to want to go to college. She speculated that it may have been because her friends were all looking at colleges. More likely, she recalled, her decision to attend college was because of her parents. Her college fund had grown to the point that it was large enough to pay for four years at a private college. Regardless of why, once she decided to change her path, Joanne had to hustle to make up lost time. She crammed her senior year with all the college prep courses she had not taken so that she would be ready. Although she did not recall all the details that went into her college search, she remembered looking at a giant book of colleges and visiting a few schools where her friends were going. She had a list of criteria in mind and a few schools picked out including one that was too far away to visit so she didn't pursue it. She recalled an interest in a mission major, but could not remember if this interest emerged in high school or once she got to college. Ultimately, she chose a denominational school that felt right after visiting it with a friend. She started college as soon as she graduated from high school.

Although Joanne lived in the residence hall during her first two years of college, her busy work schedule kept her from feeling connected to the college experience. She worked two jobs and was close enough to her home to return frequently. She described how her schedule affected her transition to college:

...usually I came home on the weekends and I did my laundry and I had another job at a group home where I slept overnight on the weekends... because I was working in so many different places I was back and forth all the time. This whole multiple job thing has kind of been a pattern my whole life. And so I was never really totally connected there...I made friends and I hung out with them when I was there but because I came home almost every weekend I didn't really get engrained into the social life there.

As a result, Joanne felt different from her peers who were fully engaged in the college social life, "looking for spouses" while she worked. Nonetheless, in her second year, she started dating someone. They moved in together and although her boyfriend led her to believe he supported her in her college pursuit, he ultimately convinced her to drop out of college and get married.

Over the years, her marriage turned destructive and Joanne's confidence plummeted because of the abusive relationship. She repeatedly tried to return to college in the early years of her marriage despite her husband's lack of support but eventually stopped altogether. She described her relationship, her self-confidence, and her ultimate departure from college:

I just wasn't confident enough to make all my own choices...Money got really tight. I needed to work more than what I was working. So I started working full time. So finally, I stopped going. And I kept thinking...this is just temporary I'm going to go right back as soon as we can. But then I had two kids...it became less and less a reality but it was still in the back of my mind. I always wanted to go back.

Joanne experienced a turning point when, after years of battling drug and alcohol abuse, her husband wound up in long-term rehabilitation facility. Joanne moved into her parents' home with her two small children.

After some time away from her husband and with the support of her family, Joanne began

to imagine that she could return to school. However, there were many barriers. Finances had become difficult as she had used her college fund to pay for her and her husband's first home. But now with her two children, she knew she needed a better paying and more stable job. Additionally, trying to balance working and her children was stressful despite her parents' availability to assist with childcare. Even though she knew going back would cause a strain, she worried that if she waited too long, her credits would no longer apply and that she would have to start over. Even stronger than her feelings of conflict about the benefits and challenges of returning to school, was her fear of failure. In the midst of debating the decision to return, she coincidentally received a flyer in the mail that her local public institution had opened a location close to her home.

Driven to return, she met with an admission counselor who was able to address the barriers that had been keeping Joanne away. It was close to her home, they would accept all of her credits and offered courses for working adults in the evenings and on Saturdays. She chose the major in which most of her credits would apply and jumped in with not much thought about her ultimate goal after the degree. She was hopeful it would just lead to a better paying job. Despite finding a good fit, returning to school was difficult primarily because of her lack of self-confidence. She pointed to her marriage as the major source of her problems with low self-esteem:

...in general my self-confidence was horrible because my husband was so critical and abusive....I thought I was completely worthless. It was bad...even though I had done fine in school before, I just felt like I was not going to make it and that's why I was really hesitant to do it. Because I was so afraid to start again and not finish. Because I had felt like I was such a failure. So I didn't even want to tell people about it when I first

started...plus I had so much more going on in my life now...this is going to be so much harder...

Despite her fears, her anxiety over not being able to provide for her children was stronger:

...everything was on the line now. Because it's not just me...there are other people relying on me....not staying wasn't an option.

As Joanne persisted, she began to succeed in one course after another and through those small successes, her self-confidence began to increase. She began to enjoy what she was learning in her courses. Out of her abusive marriage, she enjoyed the freedom to think for herself and escape the sense of failure she had carried for years. She continued to excel at her coursework and felt that she fit at her new school surrounded by understanding faculty and other adults in similar situations.

One of the most difficult aspects of her return to school was the time away from her children and the impact her absence created. She worked hard to balance her roles and responsibilities:

There were a lot of nights that I had to leave before dinner or I was hurrying to get them to bed so I could leave and not have too much for my parents to do. I tried not to do a lot of schoolwork when they were with me because they go with their dad every other weekend and on a Wednesday overnight. So I had blocks of time where I could study and do online stuff then so I just kind of fit it in...Every spare minute that my kids didn't need me I was trying to fit school in. So it was my entire life. Kids, school, integrated into every part of it.

Her then ex-husband also tried to manipulate her children as Joanne was taking her classes but she held firm in her belief that long-term her education would only make her children better. Her

experience influenced her vision of what she wanted for them:

I really wanted them to see the value of how hard I had to work because I didn't finish before. I definitely had conversations with them...like "you know, I want you guys to be able to go through all the college that you want to go through right after school and not have to go back when you're an adult and have kids of your own. Remember how hard this is..."

Despite the struggles, Joanne finished her degree and felt a sense of accomplishment on her graduation day. She was proud to have family members surrounding her, particularly her 97-year-old grandmother, who Joanne believed had been disappointed when she did not finish in her earlier years.

Joanne reflected that in the end the degree had much more of an impact on her personally than it had on her professionally although she was hopeful for the future. At the time of her interview, Joanne had not yet found a position in her field and had accepted that in order to get a better paying job she'd need to continue for her master's degree—which she recognized would never even have been an option for her without her bachelors. Worried about her growing debt and lack of financial stability after the divorce, Joanne planned to work before continuing her education but stressed that she found great value in completing her degree. Not only would it allow her to pursue more jobs and her master's degree, but it also allowed her closure on her past so that she could focus on her future with renewed confidence and self-esteem:

...it really molded me, it gave me that confidence...I have learned a lot from it, I got to complete my degree which was big... a big part of it too was just finishing what I started. And...taking back that failure.

Structural description. Joanne’s intentions with degree completion evolved as an ongoing struggle with identity in her quest to finish the degree. She had difficulty remembering her perceptions and experiences with education early in her life because it was so far from her current mindset. She described that distance: “Because my perspective is totally different now...it’s hard to remember what molded it then.” She described herself in her early years both as a “go with the flow” type of person but also, once she decided to pursue the degree, driven: “it’s not like I was back and forth about it. I’m sure once I decided to go I was on that path.” Once on that path, however, she struggled with a conflict between wanting to be in a working world, making her own way, and still wanting to be in college, but not fitting in with other students who were only focused on being at college. Since she was already supporting herself, she questioned the value of the degree and was disconnected from the learning. It was not until an abusive relationship, however, that she ever questioned her ability to succeed.

Being forced to leave her pursuit of college greatly damaged her previously healthy self-confidence. In the throes of abuse, she lost her ability to make her own choices. Her intentions with the degree emerged as something not lost, but something taken from her. Once she was able to leave her abusive marriage, her aim was to “[take] back that failure.” In the journey to take it back, she experienced anxiety and fear that she would continue to disappoint people but more so, questioned her ability to support her children. Her identity as an independent, self-sufficient woman who took pride in earning money to support herself suffered when she found she could not always afford the necessities during her marriage.

In Joanne’s story, however, is also a shift in her perception of the value of a degree that coincided with many things, most notably, her financial status. In her first attempt with college, her parents had saved enough money that they could provide college as a necessity. After

Joanne's divorce, with the loss of the college fund, the price of the degree "suddenly mattered." College shifted for Joanne to one of those items in life that she now had to finance on her own. It seemed that only in the absence of the security of having her education financed did she realize the value of that education.

Above all else, Joanne's intentionality with degree completion was one of losing then regaining her self-confidence and freedom, an experience that she described as "liberating." Earning the degree led to many freedoms: freedom to seek a better job or additional education, freedom to raise her children on her own terms and guide them towards education, and the most important freedom she had previously lost, the freedom to control her own destiny.

Participant: Liz

Textural description. Liz's family moved frequently as a child due to her father's job in the military. It was not until high school that her mother "put her foot down and said the kids are going to start and finish in the same high school." In her high school years, Liz recalled a lack of guidance and "emphasis on preparing physically, emotionally, mentally, financially for school." Her parents, however, gave her three choices for life after graduation: college, military, or a job. Liz chose college as the most appealing of the three choices but also because her friends were all going. She explained, "I just thought that was what I was supposed to do." She chose a college based on a recommendation from a friend and moved nearly three hours away from her family and started school.

In that first year, Liz struggled personally and academically. Away from home for the first time, she lived in an apartment with five other students and recalled struggling with the new independence. Although she had always dreamed of being a vet, she was not strong in math or science so chose mass communications as a major since it was the closest to business, an

environment in which she felt comfortable because of her parents. However, she could not connect what she was learning with any life's goal so had difficulty in her classes. Struggling on many fronts, Liz also became involved with a serious boyfriend and became pregnant. She left college after one year. Liz pointed to her lack of direction, absence of goals, and poor preparation as the reasons she left:

I just was ill prepared on a lot of levels. So one thing led to another and I had a boyfriend at the time...a serious boyfriend...I got pregnant. It just became almost an easy out for me. I dropped out and went home my tail between my legs. I had failed.

Back at home, Liz "married reluctantly" and had her baby. "And what seemed like 15 minutes later, I had another kid. So I did the whole family thing." Liz raised her family for many years. She tried on a few occasions to return to her local community college to take a few courses but struggled to balance attending classes with caring for her children and her husband's night work schedule. Despite knowing she would need an education for a good job, the pressures of her life made returning for an education impossible: "I was trying to be prepared but it was hard to coordinate. Really hard to coordinate. So years went by. I had another child. And then I got divorced."

Liz's divorce was a tipping point in her pursuit of a bachelor's degree. She described the shift:

That's when things really started to happen for me. So I took all my pent up anger and anguish towards my ex and eventually woke up one day and said this is stupid. Anger is a waste of resource and I should focus it on something and that's when I decided to go back to school.

At that time, Liz was working in a temporary job at a large pharmaceutical company that offered

tuition reimbursement. She credited her boss at the time with encouraging her to take advantage of the benefit. Despite her fears of making it work as a single mother, he convinced her to start. At that time, one of her friends was attending an evening school program at a local private university and so Liz met with an advisor from that program and started immediately.

Taking courses in the evening at a location close to her job in accelerated eight-week sessions and having her tuition covered allowed Liz to complete her degree. She started slowly and with each success gained momentum. She kept taking courses “for an eternity,” all the while, still raising children and working full-time with little assistance.

It probably took longer than I wanted it to. But life is complicated...I'm a home owner...I'm a full-time employee, I was raising my son by myself. My mom and dad are in Florida. And I'm going to school full time. I'm lucky if I could mow the grass.

Liz continued to take courses, seeking help from advisors when she needed it. She was motivated to finish her program and learned to prioritize work, school and family roles although she described having to make sacrifices at home: “Sometimes you have to close your eyes and walk around piles of laundry....You have to be prepared to give up things. Simple things like housework. More important things like vacation. I didn't take a vacation for seven years.” Some courses were difficult, especially math: “I never ever ever ever want to go through statistics again...childbirth was slightly better than that.” She liked the fact that there were other adults taking courses, however, and never wavered in her determination to complete.

Tired of moving from school to school in her early years, she set completion as a personal goal: “Damn it if I die tomorrow I don't care just put that damn degree on my chest and close the coffin. I was hell bent on just starting and finishing something.” Despite just wanting to finish, Liz began to enjoy learning and the self-confidence it gave her. When she completed

her degree, however, she still did not feel “finished” with learning and decided to go on for her master’s: “...after I got it done...it was all sort of anti-climactic...I thought I’d feel smarter. So that boss...was in my brain saying Liz, keep going, keep going...” Since she was still receiving tuition reimbursement through her job and had taken two graduate courses as part of her undergraduate degree, Liz stayed at her alma mater and completed a master’s degree. Liz found the environment in her graduate courses even more satisfying than in her undergraduate program. She liked the applicability of course work to her job, the adult comradery, and the role of the professor as facilitator rather than as lecturer.

As much as she enjoyed the courses, after she finished her master’s degree Liz did not see an impact on her employment status. She thought the lack of advancement was primarily because they had already invested so much in her tuition. Liz understood, however, that having her degree would be valuable should she ever decide to leave her company and try something else. Liz also articulated that one of the primary benefits of her education was how it transformed her into a more confident and critical thinker, but also felt disappointed at the impact it had for her employment prospects.

For many reasons, Liz said that she was done with formal education. Not simply because of expense or time, but she described education as an almost futile attempt to understand the world. She hoped for a good job with decent retirement benefits eventually and had plans to continue to work to pay down debts. She speculated that her next “education” would be as a volunteer or pursuing her hobbies and interests.

Structural description. Liz pointed to a lack of direction in high school and failure to follow a dream in exchange for financial security as the shaky foundation of her early attempts at college. She struggled throughout her education to balance her interests and passions with the

reality of the cost of her education and the practicality of the major she choose. However, her need for financial stability was imbedded in her from an early age. Liz recalled her desire to pursue equine studies:

It was so vague. And my dad, rolling his eyes, oh Liz, why are you going to get a degree in basket weaving. What are you going to do with that? ...and the more he said it the more it sunk in. Yeah, your right, what am I going to do, train horses? What's that going to get me, 8K a year? But I get to play with horses....

In retrospect, despite feeling proud of her accomplishments in her current work she wondered if with the right preparation, she may have been happier following her dream:

...I think there should be more emphasis on preparation at the high school level. Maybe I could have gone into the sciences...I think [it's] too bad I never went back [to be a] veterinarian...Playing around with horses, frogs, rabbits, or whatever. Probably would have been a far more enjoyable experience than what I do now...I steered away from it specifically because I didn't think I was good in math and science...

Without preparation nor confidence, she followed a path in which she had no passion simply out of default. Her intentions with the degree, therefore, were unsteady. Life always took priority over the degree. It took a crisis in her life to shift the balance.

Her divorce ultimately shifted her direction because she knew she needed to stand on her own two feet, especially once her children were grown. Despite not having a financial strain because of her tuition reimbursement, she still experienced extreme sacrifice to focus on her coursework. When asked about why her life's stressors did not de-rail her as they had before, she described the change: "...it was just the right point in my life...a switch just flicked and I thought I have to do something... The big difference was my mental attitude. I was just...hell

bent on finishing this.” Asked about other motivators for finishing, Liz pointed to feeling valued and respected by others particularly in her work environment. Although she already had a good job, she found she wanted to be taken seriously at work and knew she was capable of more.

Ultimately, however, her intentionality with formal higher education may best be described as disillusioned:

I don’t feel any smarter. I feel like I should be able to take on the world. The more educated you become the more aware you are of how big and complex the world is. No body can do it all. You just become more and more aware of all the problems that are out there. No more education. No more formal education.

Additionally, she continues to question the need and value of a college education particularly related to her own children:

Why do we go to college? Incur all that debt and there’s no guarantee that you’re going to have a job to dig yourself out of the debt. It’s a black hole...On the other hand, if he doesn’t go to college he’s going to be stuck at M&M mars packing candy the rest of his life. Actually that might not be so bad. Some of those jobs pay really well until they...outsource them. It’s a cruel reality, it really is.

This was especially pertinent to Liz as she did not find that her education caused her to move ahead in her work. She questioned the value related to the expense but also expressed that she knows it would be much easier for her sons to complete their degrees when they are younger, without additional “adult” responsibilities. Additionally, she articulated clearly that the primary value of the degree for her was personal:

...the value of it is more internally what I as a human being have been able to...it’s changed me....I think of the world differently. I’m not so close minded. I explore things a

little more easily without fear...I really like that. I like knowing things. I like being a critical thinker.

The interview raised many issues for Liz. Some months after, once she reviewed the transcription of her interview, she was able to reflect further and articulated her conflict related to following dreams, the cost of college, feelings of self-worth and the pursuit of the degree. In a follow-up email, Liz offered a middle ground, suggesting that everyone should have the opportunity to pursue a bachelor's degree but that those who do not, should not be shamed. She further suggested a broader definition of education:

Educators...need to understand that a "college education" is not the end all to be all. That education in and of itself comes from a myriad of sources and if we as a society want to prosper and excel we need to provide platforms whereby people are free to exercise their fullest future capabilities, i.e. trade schools, educational retreats, open and receptive forums where people can be challenged intellectually versus being ostracized.

Participant: Nancy

Textural description. Nancy, the oldest of three siblings raised by a single mother, always knew she wanted to go to college to live a better life. However, there were barriers from the start. Neither of her divorced parents had a college degree and she received no guidance in high school, which she credits to her family's lack of financial security:

No body at the high school seemed to really push...for college....although I took all college prep classes....if you didn't have the finances...you weren't going to be able to stay at the colleges. You had to commute. I had no car....it was [just] a dream.

Nonetheless, it was a dream she chased, determined to have a life different from the one in which she grew up:

I knew my mom was working minimum wage jobs or lower and you weren't going to be able to pay your bills. I grew up in a house that on any given day we might not have electric and quite often we didn't have gas. So that really affected how [I] was.

Under an ultimatum from her father's family, she had to prove that she could succeed at a community college before going on for her bachelor's even though she was interested in attending a four-year institution to be an English teacher.

Immediately after high school, Nancy moved in with her father and grandmother who lived out of state and close to a community college. She received no financial assistance from either of her parents, but she found a part-time job at night and started taking full-time classes during the day. She recalled that time:

I had to make sure my job was on the bus route...I packaged toys in the shrunken plastic stuff. And absolutely hated it. Because it just reminded me of why I was going to school. I really didn't want to be doing this stuff.

Always a good student, Nancy enjoyed the classes but struggled with her lifestyle and lack of relationships in and out of school. Both her father and her grandmother worked long hours in remote locations, leaving her alone for the majority of the time. Because she was working and commuting to school, she struggled to participate in anything beyond her classes and found herself disconnected from her peers and college life in general. Nancy returned home after her first semester and got a full-time job.

As with other jobs, that job was a reminder of why she wanted her degree. She worked supporting disabled adults and after being physically attacked by a client, Nancy knew she needed to keep trying to earn her degree and returned to school. She enrolled at her local community college determined to succeed and make a decent living. Based on her father's

convincing, Nancy pursued a computer programming major. Although it was not her first choice major of English, she enjoyed and understood it. Not long into her first year back, however, even with a part-time job and financial aid, she could not afford to continue. Additionally, needing to support her mother and siblings, she could no longer afford not to have a full-time job. Nancy left college again.

For the next 20 years, Nancy worked full-time in revolving jobs, got married, and had three children. She described making a living but never feeling fulfilled during those years:

[I was] reading a lot and just not being real challenged. [I was making] a very good living. But it always seemed like I was in a job that I couldn't go further unless I had something more. So I wanted to go back and at least get my associates...at that point...I didn't even care in what. I had credits here I had credits there...let me do something.

Working at a job with modest tuition assistance finally enabled her to return to the same local community college she had left 20 years ago. Not able to go full-time, Nancy took one course at a time as she could afford them. She continued to work and raise her children with her husband who also worked full-time. When she finished her associate degree, she decided she wanted more.

Barriers continued to hinder her progress but her success with her associates renewed her dream of the bachelor's. While her husband was proud that she had completed the degree, he did not understand why she wanted to continue because he had risen to a senior level without a degree in his position. However, besides knowing it had always been something she wanted, Nancy knew that she would have more credibility to encourage her children to pursue education if she herself had. Finally, she found that she wanted to continue to learn, whether the degree opened the door to new employment opportunities or not. It had become a personal goal.

Unlike the flexibility she had while earning her associates, however, Nancy struggled to find a bachelor's program she could fit into her life. She recalled that at that time, there were few online programs, but that ended up being the best choice for her. She enrolled at a private online university that was very expensive, but Nancy loved the courses and loved networking with students from across the world. To afford the courses, she had to take out loans for the first time in her education but by that time her husband was more supportive because the kids were older and needed less support. She took courses on and off for approximately three years. The final stopping point was when she realized how many more loans she would need to finish combined with the fact that her children were now college aged. She recalled:

...I realized when I added up how much I needed to finish I just couldn't. I couldn't make my mind agree to this....It was primarily financial. Because at this point now I've got three kids going to college. I am the last.

She stopped taking courses and continued to work at a full-time job assisting adults with job and vocational training placements.

At that job she met a recruiter who ultimately assisted her to return to finish her bachelor's degree. The recruiter, from a local public university, told Nancy about a Saturday only, accelerated program. A combination of factors contributed to her decision to return to school. First, the university accepted all of her credits and she worried that if she waited any longer, she may have to repeat courses she had already taken. Second, the Saturday only schedule would allow her to continue in her full-time job and not disrupt her family schedule and priorities. Finally, she was working in an interim coordinator position at work in which she hoped she would achieve the permanent position once she earned her degree. With everything aligned, Nancy finished her bachelor's degree in one year.

Once finished, Nancy reflected that her bachelor's degree did not have as much impact on her job as she had hoped which influenced her thinking about continuing for a master's degree. She struggled to justify the cost of a master's degree versus the potential increase in earning she may experience. She anticipated translating that love of learning into continuing education but possibly at the informal or community college level where she could afford to take courses in subjects she found interesting. In subsequent communications, however, Nancy, a self-described life-long learner, wrote to say that her interview had sparked a desire to be back in school and she had decided to pursue an online graduate degree.

Structural description. Nancy never questioned the value of a college degree. Her intentionality, therefore, was unwavering but fraught with financial struggles. Motivated by wanting a better life than her mother was able to have, every menial job Nancy had while financing her education further drove her to want to complete her degree in order to do something more. The financial barriers, however, were persistent throughout Nancy's educational journey, creating a cycle of stops and starts. Because of her family's low income, she felt over-looked and under-prepared to attend college. While she dreamed of attending a four-year institution to become an English teacher, she did not have the guidance to figure out how to afford to follow a teaching pathway. Rather than not attending college at all, she pursued an affordable and practical path set out by her family.

Living with her mostly absent family, commuting to a community college, working a part-time job, and pursuing a degree for which she felt no passion, Nancy struggled to connect to the college experience. Loneliness drove her to leave. Off that path, she struggled for years to find her way again. Despite the struggle, she managed to keep her goal of the bachelor's degree at the front of her sight even when she could not figure out how she would ever make the

journey. As she raised her own family, the struggle became the balance between providing for her children's education in addition to her own. She joked that "they got her money" and that she was always "last in line." This struggle went on for years until something shifted in her. She recalled her final tipping point as an understanding that the degree was more than about getting a better job:

It was more for me rather than for a job...just being able to complete something...I would stress to my kids that they had to go to school and I was having a hard time when I couldn't prove that I did this...so I just decided that I had to get it done.

The shift in her intentionality combined with finding an adult-friendly degree program provided the foundation she needed to complete the degree.

Nancy's return to school brought a contradictory mix of feelings. While she loved being in school and described it as a "comfortable place, almost a hobby," Nancy felt out of place as an adult in a younger person's world. She found she had to learn to cope with the environment a mixed generational classroom created:

You are competing with that 20 year old and you still have to be conscious that they are 20. So when they are doing 20 year old things you can't get annoyed...I would...think to myself 'these kids must think I'm a total...jerk.' I'm in their space whether it's in the cafeteria sitting there and I'm doing school work and...they're doing college things...you almost didn't feel like you belonged and it wasn't anything the kids did.

Unlike times before when she had felt disconnected, she persisted, her goal close in sight. The completion of her degree brought conflicting emotions.

Despite wanting the degree for so long, Nancy did not want to participate in the graduation ceremony, fearing that she would yet again, feel out of place. Her husband, who had begun to see the value of her degree on their family, encouraged her to attend: "You've worked this hard.

You're going. I want to see you walk across the stage." Her fears about the ceremony were realized: "I felt out of place at graduation. Very much so. Mostly because these 20 some's were sitting next to me with all their hats all fancied up." Her reaction to the commencement ceremony indicated that earning the degree truly had shifted from being about proving something to the outside world to a much more personal achievement: "And afterwards I'm thinking to myself. I could have stayed home and it would have been just as nice because the end result as that I knew I had done it. And that's all that really mattered to me."

When asked about the overall value of the degree, Nancy expressed conflicted feelings between the value it brought her as a human being versus the value it brought her in the workplace. Nancy was disappointed that earning her degree did not improve her status with her employer nor make her competitive as she searched for other jobs. Despite her years in the workforce, she struggled to get jobs commensurate with her degree and experience. Additionally, once she had earned her bachelor's, she began to discover that employers were now looking for graduate degrees: "...almost everything they want you to have a masters for....and I thought with bachelor's degree and my experience that would count for something. But it doesn't really seem to."

When asked if she regretted anything about her journey, she indicated that she knew that if she had finished at a younger age, she would have had more time to reap the benefits of the degree. She summarized:

....at my age, with my experience, that piece of paper was [not] necessarily beneficial to the job pursuit...if I was 25 with this degree, I'd be able to do lots more. That's not how it is. I've got 12 more years to work. That's it. So does it make sense to go back for even a masters as this point? I'm competing with 25 year olds. And most places aren't giving a

whole lot to your experience. Although they should because they wouldn't have to retrain people.

She also regrets not pursuing a field in which she was interested. She wondered if she had been truly interested in her early majors, if she would have persisted despite the financial struggles: "Because if you're not interested, you're not going to put your effort into it. My mistake, at least in the beginning, was letting my family determine what my major should be...It might have made the finances worth it."

Despite her disappointment at the impact on her career, the value and experience of lifelong learning emerged as the most important outcome of her degree as evidenced by her decision to pursue a master's degree. She summarized her love of learning: "I like school. I will probably always do some type of school. But today my objective...I don't care about that piece of paper at the end...now it's just nice to go and...have to think...and have learned... I just...enjoy school."

Participant: Susan

Textural description. Diagnosed as legally blind from an early age, Susan grew up in the pre-ADA era of the 1970s. Because she had some sight, however, she struggled to find her place between the blind and the seeing. She and her family fought for years to get the right supports from the educational system. Her mother and grandmother were her primary advocates and much of her learning was at home with them. Throughout her education, her mother was assertive about finding her the right schools to attend. Susan recalled that she attended many schools "because whenever my mom wouldn't find a school to work with me, she'd take me out of that school. She'd keep doing it until she found a school that worked." Susan attended 12 different schools from grammar school to high school.

Despite her overall negative experience, Susan persisted with the help of her family and a few exceptional teachers. She credited her 7th grade English teacher as a turning point in her self-advocacy: "...she said 'what can I do to help you succeed in my class?' I never had a teacher [do that] ever before...that's when I became more of an advocate for what I needed and I found my own voice." With her family support, regular meetings with her teachers, counselors and administrators, and a great deal of effort and motivation, Susan managed to graduate from high school with a GPA of 2.75: "That may not sound the greatest but to me it was an A." Throughout those years, even though she was not always in college preparatory courses because of her disability, Susan was determined to continue to college.

At some point during her high school career, both her mother and her grandmother were diagnosed with cancer and Susan spent a great deal of time in the hospital with them. From that experience, she developed a desire to do something in the medical field, specifically with children who had similar challenges to herself. Her enthusiasm for college, however, was tempered by her fear of not knowing how she was going to accomplish college because she had not yet fully learned to find ways to accommodate her disability. She knew, however, it was a path she wanted:

I knew it was something I wanted desperately...[I] thought if I wanted to do well in the world and make a good life for myself it was something that I needed to do...you always hear you have to go to college to get a better life. And that's what I wanted. I wanted something better for myself...

Susan secured a scholarship to an out-of-state university, but when it was time for her to go, her mother fell ill and Susan did not want to leave home. Still wanting "to do something" with her life, Susan started attending beauty school. She enjoyed learning the skills and still felt that she

was being productive with her life.

As the years went on, Susan's eyesight became worse. Her mother and grandmother had both passed away and she decided it was time for her to "pick myself up by my bootstraps and try to figure out what I was going to do with my life." Her mother's best friend, who founded the state's center for the blind, helped Susan take the next step that would change her life forever: "I decided to go off to school to become a blind person to actually gain the knowledge in the alternative techniques and adaptive technologies I should have learned all along." Fully embracing, and embraced by, the blind community, Susan finally learned how to work with her disability through the school for the blind. As a result, when another close friend and mentor suggested she try college, Susan agreed. She recalled feeling that with the skills of a blind person, she could now live in both worlds: "I decided if I can't be in one world in one way I'd blend both worlds together." Fifteen years after she graduated from high school, Susan returned to start an associate degree at her local community college.

With her accommodations, Susan found a connection with her learning that she never had before. She described it as a "...whole new world that opened up. It made me feel like I could do and achieve college because I had the knowledge behind me now of what it takes to do school being a legally blind person." Susan made use of every accommodation available to her from note-takers in classes to adaptive technologies that allowed her to do her work. In time, she learned to manage her time and the technology so that she felt she did not need to rely on anyone but herself to stay motivated. This independence gave her a new sense of freedom. She went to college full-time while holding down a work-study position and some outside part-time work in order to support herself. Her independence and success in college led to a transformation:

I started to become alive. I started to gain more [confidence]...and more self-esteem. I

was not afraid to approach anything... like I used to be... I would not deal with it. I would just put it on the back burner and not even touch it. Now I learned how to ask questions—if you don't ask a question you'll never know.

She developed an extreme motivation and drive and was intent on finishing her degree despite continued challenges.

Susan continued to advocate for herself and in doing so, found herself in a position where she was able to educate about disability and higher education more broadly. She became known as a “trailblazer” for students with disabilities and was invited to speak to faculty groups. Her advocacy work was important to her: “I think a lot of people need to know that there are a lot of disabled students and more and more they are going to college.” Although she did not set out to be an example for students with disability, she found herself as a role model to others. She continued to take courses and completed her associate degree in three years.

She had many supporters, but one mentor specifically opened doors for her to do a work-study in the college's honor program and then created a position for her once she graduated. She started to work part-time as an advisor at her community college's honor society and spent the next five years working at the college as well as holding other part-time jobs outside of school. Enjoying the advising role, Susan recalled that she had decided to go on for her bachelor's degree at her state university to do an allied health, rehabilitation-counseling program. She applied and was accepted. But then her life plan was altered forever as Hurricane Katrina decimated her home and community.

Susan could not return to her destroyed town until three weeks after the hurricane and it was a full six months before she could return to live in her apartment. The devastation she saw when she returned and the ensuing rebuilding ultimately were the reasons she decided not to

continue in school for her bachelor's degree. She remembered the havoc caused by Katrina:

When we came back in, driving around seeing the area that was once normal to you...now abnormal. It was devastating...you see cars hanging upside down in trees, washers and dryers on rooftops. Lawn furniture on top of roofs....it was really traumatic. It was surreal...you didn't find much open when we came back and if it was open, you were only allowed to be out between 6 am and 6 pm...we were under martial law. You couldn't even be out in the front yard...it was very devastating. On the campus [where] I worked we lost 40% of our buildings.

Rather than continue her plans for her bachelor's, she dedicated her life to helping her community rebuild.

As an advisor for the school's honor society, she and her team volunteered with habitat for humanity, food banks, kitchens, homeless shelters, churches, and orphanages. They collected donations for poverty-stricken families and children and launched a literacy program. She found her purpose in her service-oriented work at the college. When she reflected on her goal to get into allied health, she explained her shift in interest: "It wasn't what I wanted anymore. [I] wanted to work in higher education....at that time, that's what I wanted—service work . Nothing [else] really appealed to me at that time."

However, 15 years after graduating with her associate's degree, Susan met a woman who was pursuing her bachelor's degree at an online, adult-oriented college. She described her friend's graduation as "the bug I needed and the inkling to go back and do what I wanted to do." She also noted that she felt hypocritical by always telling her students that a bachelors would get them further than an associates and encouraging them to return despite the fact that she had not done so herself. Once she decided to return, as she had done with her associate's degree, Susan

immersed herself into her studies. Unlike her associate degree experience, however, Susan experienced some negativity from certain family members when she returned to earn her bachelor's degree. Susan recalled that despite the negativity directed at her that she set out to prove her value to herself:

This is something for me...No one else....I have to prove this to myself...you've been told all your life you won't amount to anything, you can't do anything because of this [disability]...I don't think like that...I just do what I need to do for me and that's it.

The institution was a good fit. She was able to earn credits for her prior learning as well as use all of her credits from her associate degree. She took courses online and excelled despite feeling intimidated by some of the faculty. She enjoyed the deep academic discourse that she was engaged in and strove for high grades. She was so successful that she was nominated for one of the highest academic honors at graduation and selected to deliver a keynote address. Susan felt proud and experienced greater self-esteem because of her continued success. She achieved her goal of finishing her degree by the time she was 50. Between the award nomination and the presence of her family and friends, Susan's graduation was an important day in her life. She reflected on her accomplishment and the pride it would have brought to her grandmother and mother: "One of my family members told me that it was my mom's dream for me to get my degree and my grandmothers and that they're smiling down on me because I'm doing this."

Susan described the primary value of the degree as "the greatest gift of the empowerment of knowledge" and she knew she would not stop at her bachelor's degree. She started a master's degree in higher education counseling through her alma mater and stated that "...if I still have a lot of fight left in me, I would go back for my PHD." In addition to her graduate studies, she continued to pursue ways to make the educational journey easier for other people with

disabilities through exploration of her own. Her doctors have informed Susan that she is a candidate for experimental stem cell research on the rare cause of her particular blindness. Even if the research does not help her, she hoped it could help other children born with the same disability. Susan has become an educational inspirational speaker and has conducted many interviews on disability and higher education, telling the story of her journey to diverse audiences with the hope of easing the experience for others.

Structural description. Susan's intentionality with earning her degree was a transformation that led to freedom and identity discovery. Growing up with a disability, she was told she would never amount to anything. She did not know how she would do it, but she knew that education was one way for her to escape that fate. Susan struggled to fit her learning style into a traditional and antiquated education system. Ironically, it was only when she fully embraced her disability and "learned to be blind" that she began to understand how she would accomplish the education she always wanted. She had the grit to pursue education because she was accustomed to having to fight for the right to get it. Once she had tools however—braille and assistive technology—she was unstoppable. At times, her intentions with the pursuit of her degree were laced with fear and intimidation of not being able to succeed. But she was also determined to finish what she started. Once she started her associates, she finished it. Once she started her bachelor's, she finished it.

Even when she was not pursuing formal education she was always pursuing what she described as a productive life. Additionally, there were two times that she made the decision not to attend school and to help others instead. The first time was when she was admitted to college, but opted to stay home to care for her mother and grandmother. She went to beauty school and learned a new skill and felt productive. The next time was after she finished her associate

degree, was admitted to a four year, but chose to dedicate her life to service of victims of hurricane Katrina. Throughout those experiences, she translated her love of learning to the work of service as she helped her organization to help others.

Although she indicated many times that she wanted her degree to prove to herself that could do it, she also was greatly influenced on her journey by her family and mentors. Her mother and grandmother were her first advocates before she had her own voice. Her voice was stronger because of resiliency and persistence they taught her. She described one mentor after another who helped her along the path and as a result, she developed a strong desire to give back and help others along their journeys.

Above all else, Susan's intentions with her degree was one of a journey to a new identity driven by her fierce determination. Learning how to learn as a blind person created a scaffolded identity development. Learning opened a new world and allowed her to be independent. Increased independence and success led to increased self-esteem, a quality that enabled her to persist in the face of barriers. This persistence to pursue knowledge is what defines Susan as a "life-long learner." She equated the absence of learning as death, and the presence of continuous learning as becoming alive. Susan's identity as a learner in part emerged through her formal education, but more so in the ability her education gave her to continue to learn in a multitude of ways in and out of a classroom.

Central Themes

While each participant's experience was unique, six central thematic areas emerged from the women's stories that offer a representation of common experiences in the phenomenon.

While not all themes are common to all participants, they emerged as important structures in the phenomenon. The thematic areas include: 1) unstable early college experiences, 2) pattern of

stops and starts end with a final tipping point, 3) success results from focus on internal versus external value of the degree, 4) sense of shame and low self-esteem, 5) influence of family and relationships, and 6) personal value outweighs professional value of the degree. Figure 3 below lists thematic areas and sub-themes.

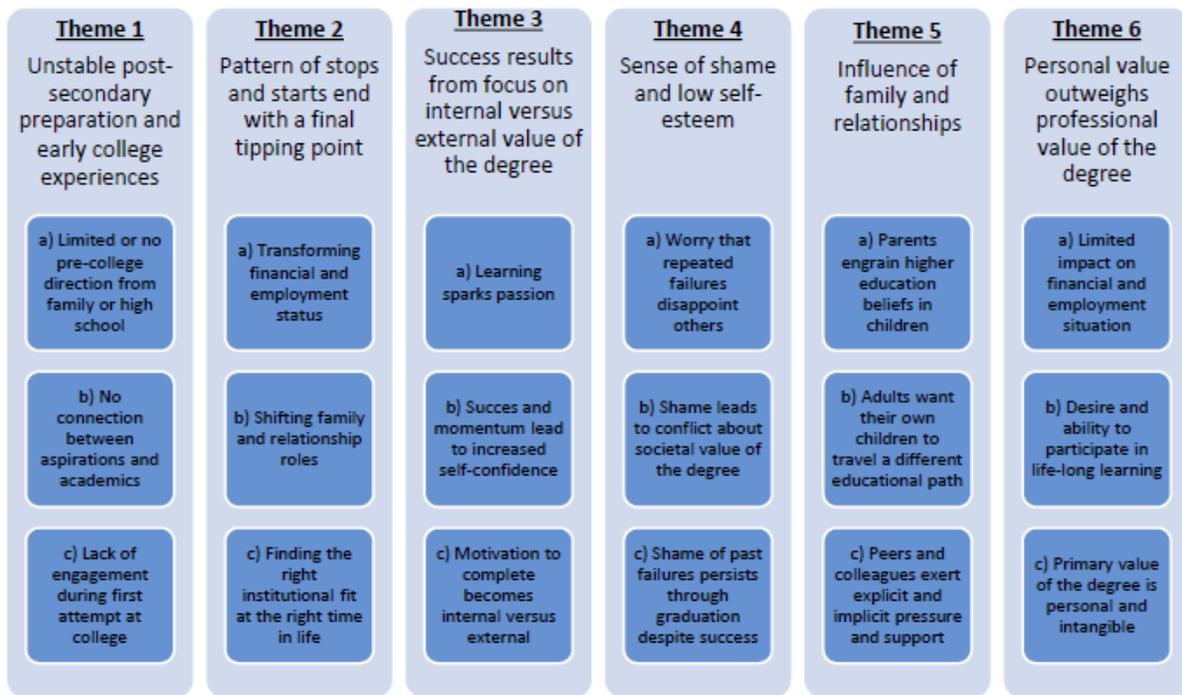


Figure 3. Summary of themes and sub themes.

Theme 1: Unstable Early College Experiences

For many of the women, unstable post-secondary preparation combined with a lack of direction and connection to the college experience contributed to the first and subsequent stop outs. Despite the unstable foundation, six of nine participants attended college directly after high school, experienced obstacles and dropped out, many of them in their first year. The remaining three participants worked or went to the military for several years prior to starting college but still described their first college experience as being fraught with obstacles. The sub-themes related to early instability include the following: a) lack of pre-college direction in family and

high school environment, b) lack of connection between aspirations and academics, and c) lack of engagement in college life during first attempts.

Lack of pre-college direction in family and no guidance in high school (1a). One common thread for the participants was that many of them were first generation college students who came from families that offered little to no guidance related to the college search. Many also expressed that the combination of a lack of family guidance and financial struggles, led to them being placed into non-college pathways in high school. While some of the women knew they wanted to go to college, they lacked the finances, preparation, support, or guidance to do so. Others were discouraged by a lack of expectations from adults around them and expressed a common sentiment that they just did not see themselves as “college material.”

Lack of connection between aspirations and academics (1b). Another common theme among the women was that they had not followed a dream in college. Several expressed interests in areas in which their parents thought they had no future like dance, horticulture, or veterinary sciences. Some had identified colleges or programs that they were interested in, but because of a lack of finances, selected community college programs for which they had no interest. Alternatively, some of the women did not know what they wanted to do, but went to college because they simply thought it was something they should do. The women frequently described themselves as unfocused or unmotivated and pointed to a lack of any real direction as a reason they stopped out the first time.

Lack of engagement in college life during first attempts (1c). The lack of personal direction and interest was compounded by a lack of engagement with peers and activities. Common contributing factors to their lack of engagement were that women with low economic resources frequently had to work full-or part-time jobs while in school and lived at home to save

money. As a result, they found little or no attachments to campus life. Alternatively, several women did live on campus but it was the first time they were away from home and they struggled. As a result, they did not feel like they fit with the typical student.

In addition, a generalized struggle to find their “fit” in community college was common in the women’s stories. Some perceived it as an extension of high school and did not put in any effort; some struggled to find an identity separate from their younger selves because they still lived at home; and some, who desired but could not afford a more traditional four-year experience, suffered from a lack of motivation and connection. Many reflected on a lack of maturity and priorities that led to a focus on social life over school.

Theme 2: Pattern of Stops and Starts Ends With Final Tipping Point

Shifting situational circumstances in each of the women’s lives created barriers that contributed to multiple stops and starts for years until a final tipping point that served as a catalyst for ultimate success. Common obstacles included financial and employment factors, changing roles in family and relationships, and a continued lack of direction. These obstacles were overlapping, intersecting, and circular for these women. All participants, however, also identified a tipping point---a moment in life where they found clarity as to why the degree was important and why they wanted it. The sub-themes that emerged related to obstacles and tipping points include the following: a) transforming financial and employment status, b) shifting family or relationship status, and c) finding the right institutional fit at the right time.

Transforming financial and employment status (2a). Many of the women struggled to afford college and dropped out to work, often multiple times across many years. Many would take one course at a time, only returning when they could afford to pay, then stopping when finances and time became sparse again. Some found good work without the bachelor’s degree

but knew that perhaps they could not advance further without it. Several of the women did credit good jobs that offered employer tuition reimbursement as a solution to what had been an affordability barrier in the past. Several women experienced their tipping point at work, however when they felt less than, or taken advantage of, or tired of being treated poorly for the last time. They described a series of low-paying unchallenging jobs that paid the bills but did not feed their souls. They realized that while they could not afford to go to college in prior years, at the tipping point, they described knowing that they could not afford not to go.

Shifting family and relationship situations (2b). In addition to finances and employment, life circumstances heavily influenced enrollment decisions. Factors such as moves across states, marriages, children, divorces, and in one case, a natural disaster that changed the course of one woman's life pushed women in and out of school multiple times. All of the women who had children described them as a major influence for stops and starts. Women stopped when the care of children took priority over education in terms of time, finances, and energy. Women also started repeatedly in the attempt to create a better life for their children, recollecting the desire to create a smoother path than the one they had followed. The tipping point related to children often resulted from the women feeling that their kids were taken care of, either in high school, in college or graduated with a bachelor's degree. With finances less of an issue and their children on a good path, they described feeling it was their turn.

Relationships with significant others also heavily influenced women in their decisions related to higher education. Several women described husbands or boyfriends who convinced them they did not need a bachelor's degree and so they stopped. A few mentioned they returned with the support of a boyfriend or husband. And for several, the catalyst to return to higher education was divorce. Suddenly, on their own, they needed a way to support themselves and

their children. For others, the anger and pain of the experience pushed the women into seeking something positive as a means of re-creating themselves and finding freedom from their marriages.

The right fit at the right time (2c). Finally, some women described the tipping point as finally finding the right fit at the right time while experiencing a shift in their vision of themselves. For many, finding the right school was coincidental rather than the result of a college search. Often, from a friend's recommendation, or a local college advertisement, the women almost stumbled upon the final school that would work in their lives. Regardless of the nature of the tipping point, all the women described the groundwork for success as a combination of factors: the right time in life; the right type of adult-oriented and flexible institution; the right field of interest that sparked a desire to learn.

Theme 3: Success Results From a Focus on the Internal Versus External Value of the Degree

One of the interview questions asked participants to reflect on what was different in their last attempt that they believed lent to their success. Overwhelmingly, the women indicated that in addition to shifting situational circumstances, that they experienced success when the intrinsic value of the degree outweighed the external pressures. While participants described similar stressors of prior attempts in college, they described that positive forces present in their last experience outweighed the stressors that once kept them from completion. The barriers were similar: balancing work and responsibilities with being in school; financial stressors; a lack of self-confidence; and the strain of feeling that they still did not fit in a traditional college world.

Despite the barriers, all of the women also described the successes and positive forces that tipped the balance in favor of completion. Positive forces at work for each women included

both external and internal factors. External factors that motivated students included employer support and financing, support from family, children and friends, and adult-oriented institutions that support learning and completion. Internal factors were more numerous and include the following: a) learning sparks a passion for the coursework and connections to life, b) success and momentum leads to increased self-confidence, and c) motivation to complete becomes internal versus external.

Connection to coursework sparks passion for learning (3a). Many of the women had experienced a lack of direction related to earning the degree. They recalled that disinterest in their courses or majors had been one of the causes for repeated stop-outs. They found success when they found their calling through higher education. Many described that once they could let go of past failures and pursue courses that were of real interest, they started to truly learn which ignited a passion for their coursework. Others described finding professors and courses in their adult friendly institutions that embraced different types of instructional techniques that enabled them to connect what they were learning in class to their own interests and work. All of them described a renewed love of learning that kept them persisting towards graduation.

Success and momentum leads to increased self-confidence (3b). Participants found that as they started to experience success with one course at a time, they experienced increased momentum. In turn, their momentum and successes led to increased self-confidence, which many saw as the primary reason they were able to complete. Some continued to take just one course at a time. Others, driven to complete after seeing success, moved more quickly through requirements particularly towards the end of the programs. Success in school also created increased stability in life. As they began to experience increased self-confidence, they also began to feel more in control of their lives and destiny.

Motivated to complete for themselves as opposed to for external reasons (3c).

Participants also described a shift in how they perceived grades and the courses themselves to something much more about self-fulfillment rather than proving anything to the outside world or simply accumulating credits towards a degree. Some, still with young children, described having more at stake, which motivated them. Others described the opposite. Knowing that the degree might not have an impact on their professional nor financial situations, made it much more personal and fulfilling. All of them described knowing that it was important to them to finally finish what they had started so many times before.

Theme 4: Sense of Shame and Low Self-Esteem

Many participants in this study experienced a sense of shame and reduced self-esteem in the absence of the degree. While this concept overlaps in several other themes, the strength of the experience of shame itself emerged as an important aspect of the journey. Some believed that the shame came from societal pressure to have the degree but others internalized their stop outs as repeated failures and their inability to complete what they started which developed into low self-esteem and a lack of confidence. Shame emerged in several ways reflected in the following sub-themes: a) worry that repeated failures disappoint people, b) shame leads to conflict about the value of the degree, and c) the shame of past failures persists through graduation despite success.

Adults worry that repeated failures disappoint people (4a). A recurring theme was that the women worried a great deal about disappointing others in their lives. Whether people in their lives were supportive or not, several women even noted that they stopped telling their friends and family when they were back in school for fear of disappointing them if they did not complete.

The shaming adults experience in the absence of the degree leads to conflicted feelings about the value of the degree (4b). This theme emerged as participants reflected about the overall value of the degree (addressed in detail in theme 6). All of them described a great sense of internal value and accomplishment, but about half also expressed a sense of disillusionment. They realized, through completion of the degree, that they had been equal all along to peers and colleagues. While they valued the learning, this realization led to conflicted feelings for several of them about the value of college in general. Several expressed the need for people with technical skills and felt strongly that as a society we should remove the stigma and shame that they felt in the absence of the degree. Several also mentioned the cost of college and the need for students to carefully weigh the debt versus the potential professional benefits of the degree.

The shame of past failures persists through graduation despite success (4c). While all of the participants expressed feeling proud at graduation, the shame they felt related to their stops and starts did not always dissipate despite their success even on their graduation days. All but one of the participants recalled not wanting to participate in the commencement ceremony and described feeling out of place amongst younger students or ashamed for not having completed the degree sooner. Many were encouraged to participate in the ceremony by family, friends, spouses, or children and all but one participated ultimately. Those who did participate still expressed feeling out of place but recalled it as a proud moment. The one participant who decided not to attend her graduation (partly for logistical reasons) described still feeling fulfilled at finishing and not needing the ceremony to feel proud.

Theme 5: Influence of Family and Relationships

The participants in this study were all influenced greatly (both positively and negatively) by parents, children, colleagues, and friends. While relationships and children were also part of the situational factors described above the led to stops and starts, many women specifically discussed the strong influence that others had on their decisions related to attending school. It emerged in the data enough so that it warranted a separate thematic section. The influence of others emerged in three sub-themes that include the following: a) parents engrain attitudes about higher education in their children at an early age, b) adults with children want them to travel a different path, and c) peers and colleagues exert explicit and implicit pressure and support.

Parents engrain attitudes about higher education in children at an early age (5a).

Parental influence was noted as a key factor in early college experiences, but the influence of parents persisted throughout the women's journeys in both positive and negative ways. Many women were supported and encouraged by their parents throughout their journeys. Not only were they supportive in the beginning, but through stops and starts, parents (and in some cases grandparents) helped with financing, childcare, and overall motivation and encouragement. Several women noted wanting to make their parents proud by finishing the degree. There were also women, however, who felt haunted by parental and family influence and spent their lives trying to escape their upbringing and develop their own identity away from family. Regardless of negative or positive parental influence, their relationship with their parents influenced their lifelong pursuit of the degree.

Adults with children want them to travel a different path (5b). For the seven women who had children, the impact of the degree on their perspectives related to their children emerged in two distinct ways. Typically, they wanted the opposite of their own experiences. Women

who wanted to go to college and did not have the support, were determined to get their children through college. Because they knew how difficult pursuit of a degree as an adult had been, they were determined that their children would follow a traditional trajectory. They would not give their children the choice of whether to go or not. Whereas their parents had either discouraged, or not had the knowledge to encourage them, these women were determined that their children would attend college.

Alternatively, a few women who felt forced into college planned to let their children follow their own paths. These women, who started college because of parental pressures, or who chose majors based on what their parents wanted, had a different attitude towards whether their children would go or not. They expressed that they wanted happiness for their children, whether that meant going to college or not and believed that their own experience may have been different if they had pursued their passion. In both groups, however, the common theme was that the women wanted a different path for their children than the one they had travelled.

Peers and colleagues exert explicit and implicit pressure and support (5c). With few exceptions, the women were also strongly influenced, both positively and negatively, by colleagues and friends. Several women said that it was based on a friend's advice or successful experience that they sought out higher education. More common were referrals from work colleagues at employers that offered tuition reimbursement. Since many adult-oriented programs often include a cohort component, the women also mentioned finding friends in their class who supported them. Also common, however, was the experience of feeling incomplete in their own, and others' eyes, in the absence of the degree. They were overlooked for promotions and felt stagnant at work. They felt less smart and less worthy than their colleagues, even when they knew they were capable of equal, if not better, work. In those cases, women described the

presence of the degree as an equalizer of social and career capital, regardless of whether the degree resulted in increased economic capital.

Theme 6: Personal Value Outweighs the Professional Value of the Degree

When asked to reflect on the sum of their journey in degree completion and the value of the experience, participants overwhelmingly pointed to personal over professional value as the most important outcome of degree completion. Sub themes include the following: a) limited financial and employment impact, b) desire and confidence related to life-long learning, and c) primary value of the degree is personal and intangible.

Inconsistent impact on financial and employment situation (6a). The financial and employment impacts were evident in how women described their careers first in the absence, and then in the presence of having earned the degree. The absence of the degree emerged as a lack of self-worth and an inability to progress in their careers. Once they earned the degree, however, only half of the women experienced a shift in their careers. Those who saw career advancement credited their promotions to having earned a degree and were optimistic about future opportunities. Those who did not see an impact on their careers, found a more personal value in the degree. In the presence of the degree, they felt as qualified and as smart, although not necessarily more valued by their employers, which they expressed as disappointment and disillusionment. Their perception of the overall value of the degree was also related to their plans for continued career growth. Several women expressed seeing themselves at the end of their careers and, therefore, saw less potential for the degree to impact them professionally.

Desire and ability to participate in life-long learning (6b). All of the participants cited the ability and desire to learn as a primary outcome of the degree. When asked about their future education, participants were divided. Many of the women felt that the bachelor's degree

and their experience with finally seeing the value in learning was anticlimactic. They wanted more. Some had already enrolled, completed, or were planning to complete a master's degree. Although none had started a doctorate at the time of their interview, several expressed a desire to continue beyond their masters. Others, for whom the completion of the degree had morphed to a primarily personal goal, expressed no desire to continue for further formal education citing a lack of benefit in their employment or a lack of direction in what (and why) they might continue.

The primary value of the degree is personal and intangible (6c). All of the women indicated that the degree had changed them and despite the challenges, none of them regretted their journeys. The most common regret expressed was one of "what if?" Several women wondered had they completed a degree earlier in life, if they would have been further in their careers. Some of the older participants questioned the value in that they had limited years left in the workforce to fully realize the benefits of the degree. Overall, however, they felt that they needed the time and maturity to conceptualize the value of the degree. Despite any disillusionment the women may have felt related to career advancement, all of them described the primary value of earning the degree as intangible and personal. The following quote from Emma summarizes the common feelings related to the value of the degree:

The word that comes to me is immeasurable. It's a part of my mind I taught to function, and I can use that as a tool and take that anywhere. I can learn anything. That's what I came out with. I didn't feel less of myself anymore; I felt as smart as everybody else. And if you finish in a way that's valuable for you, studying something that intrigues you, that really lights you up that makes you hungry for more. That's fantastic. It completes something. That's what it did for me. It completed something.

Composite Description: Essence of the Phenomenon of Degree Completion as an Adult

The following composite textural and structural description sought to describe the “underlying structure” of the shared experience (Creswell, 2007, p. 62). While the individual descriptions provide the stories of each participant, and the themes aim to summarize the commonalities, the composite description includes both common and invariant meanings to describe the overall essence of the phenomenon. Therefore, the passage below is neither one participant’s story, nor all of their stories, rather, an effort to reflect the possible lived experience of an adult who experiences the phenomenon of completing a bachelor’s degree.

Even before they finished high school, the odds for success in college were against them. They were either not empowered to identify and pursue their interests, nor able to because of a lack of direction, support, guidance or finances. As a result, when they eventually started at college, they did so with no direction, no passion, and no belief in themselves. Once they got to college, they did not last long. They were too far away from home or too close to home. They were too unfocused and it was too expensive. With no connection to college, life easily interrupted pursuit of the degree and they dropped out. They had a series of unsatisfying jobs and felt inferior to others who were no smarter, but carried the badge of a college education. They tried college repeatedly but each time, life got in the way until a final tipping point. They got divorced; they got sober; they got a good job that would pay; they moved across the country; their kids grew up and out; they let go of their past failures; their boss screamed at them for the last time. For the last time, they tried again.

This time, they had a personal, single-minded focus to finish. In a supportive adult-friendly institution, they took one course, then the next, and they did well and they loved learning. Each success built their momentum and self-confidence and they eventually

succeeded. In their reflections, they described a journey of sacrifice, shame, and perseverance that helped them ultimately find their identity. They broke from the molds of their past, driven to live a different life from their upbringing. Their beliefs shifted from “college is not for me” to a “why not for me?” approach. They found their direction, their calling, their passions, and stability in the structure and success of school. They described themselves as having a new mindset at the time of completion because the pursuit of the degree became more about them. Above all the outcomes of earning the degree, each of the women described how the experience opened their minds to learning, a transformation they all found life altering.

Summary

This chapter provided the results of the qualitative research conducted in order to explore the phenomenon of completing a bachelor’s degree as an adult student. Consistent with data analysis procedures for phenomenology, both individual and combined data were analyzed and described. First, a textural and structural description of the phenomena was provided for each participant that described “what” happened as each woman pursued her degree in order to illuminate the experiences related to degree completion. The structural description explored a different level of description of the experience, attempting to describe “how” the women found themselves in this phenomenon. Next, a summary of common themes that emerged were presented. Finally, a composite narrative description of the essence of the phenomenon of completing a degree as an adult student was provided.

The final chapter in this study presents a discussion of the results. Findings are presented in relation to the literature review and theoretical models. Common themes and sub-themes are also discussed as they relate to the two primary research questions that guided the study. Finally, implications for current practice and recommendations for future research will be presented.

CHAPTER FIVE

DISCUSSION

This phenomenological study examined the journeys of nine women as they completed bachelor's degrees across years and for some, decades. Participants in the research met characteristics of a group of students in higher education once referred to as non-traditional but who now make up 85% of students in higher education (National Adult Learner Coalition, 2017). As colleges and universities face a declining traditional-age student population and grapple with low graduation rates, adults with some college credits and no credential are a viable student market as a source of new college completers. Beyond the benefits of education for individuals and their families, additional college completers are necessary as America strives to provide educated individuals to fill increasingly complex jobs. This chapter discusses the findings in relation to the research questions, literature review, and participation models that served as the framework for the study. Finally, research conclusions, implications, and recommendations for institutions, adult students, and future studies are presented.

Research Question One: What Were Returning Adults' Experiences With Bachelor's Degree Completion?

Adults experience patterns of stops and starts caused by unstable early college experiences and situational and dispositional barriers. Adults commonly describe a triggering event or phase of life that shifts their perception of the value of the degree and their motivation for wanting it. Often, that trigger coincides with shifting situational factors and supportive institutional factors so that degree completion becomes a reality. When barriers are lessened and internal motivation increases, adults find success. The themes that emerged in relation to the first research question included the following: 1) unstable early college experiences, 2) pattern

of stops and starts ends with a final tipping point, and 3) success results from focus on internal versus external value of the degree. These three themes are consistent with the literature related to situational, dispositional, and institutional barriers that support or slow degree completion. The following section summarizes the components of the literature review that support the three themes that emerged in this study in relation to research question one.

Research Question One Findings Related to the Literature Review

The barriers participants faced that caused their patterns of stops and starts were consistent with those noted in the literature across three primary domains: situational, dispositional, and institutional (Cross, 1991; Osam et. al., 2017; St. Clair, 2008). Shifting situational barriers, however, emerged in the research as the most common reason for a cycle of stops and starts as is supported by the literature (Barnes & Nobles, 2016; Erisman & Steele, 2015; Gast, 2013; Ma et. al., 2016; Monaghan, 2017; National Adult Learner Coalition 2017; Osam et al., 2017; Soares, 2013). The specific situational factors that emerged most frequently were related to financial and employment status and shifting family and relationship roles. Institutional barriers were not frequently described as reasons participants had multiple stop-outs but they did credit adult-friendly institutions as contributing to their ultimate success. Also aligned with the literature was the finding that the factors that were often barriers early in participants' experiences (children, relationships, finances, employment) also served as motivators for their ultimate success (Monaghan, 2017; St. Clair, 2008). The primary finding related to dispositional factors was that repeated stop-outs affected self-esteem and that ultimately, internal motivation was the primary driver of success over external stressors. Relevant situational, institutional and dispositional factors aligned with the literature review are described below.

Situational Factors That Influenced Degree Completion

Situational factors describe the external circumstances of an adults' life that influence their pursuit of a degree. The situational factors from the literature review most closely aligned with participant experiences are described below.

Post-secondary college preparation. Gaps between high school and college entry have been shown to impact bachelor degree attainment (Bozick and DeLuca 2005; Kuh et al., 2007). While only three participants did not attend college directly after high school, they all reported disrupted and unstable post-secondary academic preparation. Instability resulted from diverse factors including financial strain, family dysfunction, or a lack of guidance from family or high school advisors.

Socioeconomic Status (SES). The literature cites demographics and particularly SES as a major factor in academic success because it determines access to resources and preparation (Advisory Committee on Student Financial Assistance, 2012; Arum & Roksa, 2011; Friedman & Mandelbaum, 2011; Kuh et al., 2007; St. Clair, 2008). While lower SES was not a factor for all participants, it did emerge as a common theme related to post-secondary educational preparation. Several participants who came from lower SES families were not tracked into college-preparatory high school programs and, therefore, lacked pathways to enter college. Lower SES status also led to limited choices of colleges. Several participants were steered towards more affordable community colleges and state schools even if those schools did not have the majors students wanted to pursue. Finally, lower SES backgrounds led student to have to work while in school which contributed to early and subsequent stop-outs.

Transforming financial and employment status. Competing financial priorities that impacted the amount of time and resources adults could dedicate to college were often noted as

reason for stops and starts. Time and financial constraints were also noted in the literature as primary barriers (Barnes & Nobles, 2016; Gast, 2013; Kuh et al., 2007; Osam et. al., 2017; Paulson, 2012). Participants had to work to support their families so that full-time jobs took precedence over classes. However, participants also noted being under-employed so that they sought classes in order to earn the degree to get better jobs. These cycles of working, being unsatisfied and returning to school were often repeated multiple times.

The findings in this area were also aligned with evidence in the literature that employer support, such as job mobility and tuition reimbursement, enhances adults' ability to attend and complete bachelor's degrees (Angel & Connelly, 2011; Kipnis, Whitebook, Almaraz, Sakai, & Austin, 2012; St. Clair, 2008; Stein et al., 2011). Six of the nine participants described their return to school as possible only because they were working at companies with tuition reimbursement benefits.

Shifting family and relationship roles. Changing family roles was also a consistent theme in the results that aligned with the literature. Participants with children cited their parental roles as a reason for stopping out multiple times. They described needing to put their children first and as a result, could not find the time (nor finances as noted above) to stay in or return to school. This finding is supported by evidence in the literature that puts parents, particularly single parents, at high risk for stopping out (Hunt, 2007; Kuh et al., 2007; Paulson, 2012). However, also aligned with literature on generational transmission of higher education (Monaghan, 2017), participants that were parents cited wanting a better life for their children as among the primary reasons for their continued attempts to complete their degrees. Relationships and marriage were also noted consistently by participants both as reasons for leaving but also as providing stability to return to school. These shifts in roles having both negative and positive

impact is consistent with the literature. For example, Osam et al. (2017) found that there is no evidence that marrying or having children reduces ultimate participation and in fact, married women are twice as likely to participate in higher education.

Enrollment gaps. Although the literature review revealed contradictory information about the impact of the number and length of enrollment gaps on degree completion, one researcher found that students with breaks in enrollment were 70% less likely to graduate in six years than students who remain at one institution (Li, 2010). Again, this phenomenological study in no way sought to find correlations, but none of the nine participants graduated in fewer than seven years. Only one participant finished in seven years. The other eight ranged in total years to completion from 15 to 36 with the average being 25 years from start to finish.

As indicated in the literature, however, enrollment gaps may also have a positive impact on graduation in that adults often have successful careers, develop positive social supports, and have more settled family and life issues (Monaghan, 2017; Osam et. al., 2017; Stein, 2011). The positive influence of enrollment gaps was clearly apparent in the findings of this study. Many participants credited stable careers that provided tuition remission as a primary supporting factor in their completion. Additionally, all of the participants also cited a need for increased maturity, clarity of life direction, and overall increased stability in order to be successful. None of them believed that they were capable of completing degrees earlier in life.

Attendance patterns and “swirl.” Study findings align with the challenges documented in the literature for adult students who do not follow a traditional trajectory. The literature indicated that part-time attendance combined with transferring between multiple institutions multiple times has contributed to lower and longer graduation rates for adult students (Advisory Committee on Student Financial Assistance, 2012; Alfonso, 2004; Ishitani, 2008; Kuh et al.,

2008; Li, 2010; Munkittrick, 2009; Paulson, 2012; Selingo, 2013; Sinha, 2010; Soares, 2013; Yang, 2007). Li (2010) specifically noted that adults move in a multi-directional fashion between two- and four-year institutions which causes delays to completion. Participants in this study reflected those patterns. Only two of the participants attended a total of two institutions (but moved between them multiple times); three participants attended three institutions; and four participants attended a total of four institutions.

Transfer credit. As noted in the literature review and in the previous section on institutional barriers, adults often lose credits and, therefore, time and money as they transfer between institutions (USGAO, 2017; Gast, 2013; Monaghan & Attewell, 2015). Participants' experiences reflected difficulty transferring courses and being forced to repeat courses because of the age of the credits.

Community college attendance. All of the participants in the study attended community college at some point in their journey and five of them completed an associate degree. While this study was not designed to reveal correlations, this finding aligns with data in the literature that indicated community college attendance is common among adult students (Monaghan & Attewell, 2015; USGAO, 2017). The other aspect of the study that aligned with the literature review is related to the impact of community college attendance on completion. It is conflicted in the literature and it was also conflicted in the findings of this study (Alfonso, 2004; Bozick & Deluca, 2005; Crisp, 2013; Kuh et al., 2007; Li, 2010; Mourad & Hong, 2011; Munkittrick, 2009; Crisp, 2013). Many of the participants pointed towards completion of the associate degree as a major milestone and one that gave them the self-confidence to continue for the bachelors. Others indicated that community college lacked challenge and rigor and created lessened motivation to continue in college.

Final tipping point. Finally, each participant experienced a major shift in her situation that led to her ultimate success. These major life changes or triggers were also noted in the literature as the point at which the adults' desire or need to earn a degree was stronger than any barriers that resulted from their balancing multiple roles (Cross, 1991; Darkenwald & Merriam, 1982; Osam et. al., 2017; Soares, 2013). These shifts included divorce, children going to college, a turning point at work, or a shift in identity that allowed clarity. For all participants, regardless of the catalyst, the turning point allowed them to make earning the degree a priority over situational barriers that still remained. Finally, many participants cited the desire to create a life for themselves or their children that was opposite of the one they had experienced. The situational barriers, therefore, provided motivation to escape them.

Institutional Factors That Influenced Degree Completion

Institutional factors are specific aspects of colleges and universities that influence adults in the pursuit of a degree. The institutional factors from the literature review most closely aligned with participant experiences are described below.

Finding the right institutional fit at the right time in life. While participants noted that the adult-friendly nature of their last institution supported their completion, they did not cite institutions themselves as reasons they left higher education with the exception of cost. While they did mention in retrospect what might have helped from institutions, overwhelmingly, they described situational and dispositional barriers as primary reasons for repeated stop-outs. So while it cannot be said whether or not the institutions they attended could have intervened given their significant situational barriers, participants did credit institutional "fit" as contributing to their final success.

Adult-friendly course formats and faculty. Participants noted online and evening courses, the ability to attend part-time, classes being held in locations close to their homes, and adult-centric faculty as factors in their success. These are all factors documented in the literature that support adult completion (Angel & Connelly, 2011; Boylston & Jackson, 2008; CAEL, 2008; Kipnis et al., 2012; St. Clair, 2008; Stein et al., 2011). Only one participant described the benefit of earning credits through her institution's prior learning assessment (PLA) process. By documenting learning through her work experiences, she was able to earn 16 credits. Although not a common experience in this study, this participant's positive experience aligned with the literature that indicated adults are more likely to graduate when they earn PLA credit (Gast, 2013; National Adult Learner Coalition, 2017).

Dispositional Factors That Influenced Degree Completion

Dispositional factors are personal characteristics that influence adults in the pursuit of a degree. The dispositional factors from the literature review most closely aligned with participant experiences are described below.

Educational expectations. "Expectations influence behavior" and when there are discrepancies between expectations and realities, "a potentially debilitating condition" can occur (Kuh et al., 2007, p.36). A disconnect between expectations and realities was apparent in the findings in this study primarily in how participants described their early college experiences as lacking direction. Several also described a dissonance in educational experiences and expectations with their dreams, interests, and aspirations. These findings are supported with evidence in the literature about the need for adults to have accurate information in order to connect expectations with realistic educational outcomes. (Alfonso, 2004; Gast, 2013; National Adult Learner Coalition, 2017; Soares, 2013; USGAO, 2017).

Shifts in self-confidence. The findings in this research are consistent with those in the literature indicating that adults' high levels of anxiety and low levels of self-confidence, self-efficacy, and sense of identity serve as barriers to degree completion (Osam et al., 2017). The common theme that emerged in the research was that early in their college experiences, some participants did not see themselves as college material. This was frequently the result of family influence and sometimes unstable secondary and early college experiences. Because they were not prepared mentally, emotionally, or financially for college, they felt they did not fit in. Initial feelings of discomfort led to early stop-outs, which led to lessened self-esteem and self-confidence that served as significant barriers for many participants. As they tried to return multiple times, these dispositional barriers overlapped with the situational barriers described above and the result was often a series of failed attempts that worsened feelings of value in higher education and themselves. Participants experience a shift in identity as they began to experience successes in college. As they gained momentum by performing well in classes, their self-confidence continued to increase. This increase in self-confidence and self-esteem caused a shift in their perception of the value of their education from external to internal reasons.

Research Question Two: How Did Adults Experience Bachelor's Degree Completion?

Each adult experienced degree completion in a unique way depending on her life's context. They also significantly experienced degree completion through the eyes of others. Sometimes this manifested as support from loved ones, friends and colleagues. However, sometimes, the women saw themselves through the eyes of others and society in general as less worthy, less smart, less valuable and, therefore, experienced shame that lingered even in their success. Ultimately, they experienced their journey with little regret and found greater value in the internal, rather than external benefits. The themes that emerged in the findings related to

research question two included the following: 4) sense of shame and low self-esteem, 5) influence of family and relationships, and 6) personal value outweighs the professional value of the degree. Two primary areas in the literature review support components of the themes related to how adults experience degree completion. The first body of research most relevant to the findings are the participation models used to frame this research. The second area in which the findings are discussed is the value of a bachelor's degree.

Research Question Two Findings Related to Participation Models

The findings of this study are consistent with participation models that help to explain why adults return to higher education multiple times. Ralf St. Clair's (2008) Participation Model integrated concepts from several other educational and industrial models within the field of adult learning and psychology to develop an overarching framework that he hoped institutions could use to increase participation of adult learners in higher education. His focus was on increasing historically underrepresented populations but the model had implications for all student populations (St. Clair, 2008). The study's findings align with the participation pyramid model; participant stories fully support St. Clair's overall finding that "...participation in education is something adults will do when they are sufficiently motivated and interested, according to their own timetable and changing circumstances" (St. Claire, 2008, p.18). While there was evidence in the findings that certain institutional practices facilitated adults to participate in higher education, the findings of this study support St. Clair's premise that institutions cannot control all factors that lead to adults stopping out. The following section discusses the findings that are in alignment to St. Clair's Participation Pyramid and also those that more closely align with other models of participation.

Participation Pyramid

The premise of St. Clair's model (Figure 2, p. 50) is that individuals will not participate in education unless basic needs are met, hygienes are provided, and motivators are present. As described by St. Clair (2008), and as was evidenced through the findings of this study, adults stop out of the pyramid when any level becomes disrupted. Basic needs include financial, personal, and family stability. Hygienes are the elements in a workplace or educational setting that must exist to allow behavior to occur such as tuition remission, childcare, or sufficient time to take courses. Motivators are factors that make behavior more likely to occur when they exist such as pay raise for increased education, supportive peers, employer support, internal motivation to complete, or a connection between learning and life's goals. Each portion of the model related to the findings of this study are described briefly below.

Hygienes. Hygienes are those dispositional, situational and institutional factors that can create barriers for adult learners but can also be mitigated in part by institutions. The findings of this study indicated that hygienes were created and dissipated multiple times primarily due to shifting situational factors as opposed to institutional factors. The findings resonated with St. Clair's suggestion that even if hygienes are in place, their presence does not necessarily increase the engagement of adult learners. However, when participants were ready to return to education, they cited institutional hygienes such as cost, location, ease of admission, and convenience of courses as being important to their success. Additionally, several participants credited employer tuition remission as a significant hygiene.

Motivators. Motivators are factors that if present, make participation more likely to occur. St. Clair (2008) found that motivators are more difficult for institutions to influence. The findings of this study aligned with this portion of the model in that participants described

significant sources of motivation but few of them had to do with the institution. Participants described both external and internal motivators. External motivators were both positive and negative. The two most common positive external motivators for participants were employment status and children. Participants were motivated by the desire to get a better job or be appropriately recognized at an existing job. Participants with children described a shift in motivation once their children were born. They were driven to provide a better life for them so earning the degree became much less about themselves and much more about ensuring the future of their children. Family and peers also provided positive external motivation by encouraging and supporting the adults while they were in school. Participants noted wanting to make people proud as an additional external motivator.

Negative external motivation was most often described as participants feeling like they wanted to measure up to their colleagues at work. The desire to feel and be treated as qualified and competent as co-workers who had bachelor's degrees was a strong motivator for several of the participants. Several participants also described internal motivators that inspired them to complete much more than external motivators. In fact, some participants described their ultimate success as possible only when their motivation shifted from external sources to internal sources.

Internal drivers of motivation were related primarily to increasing self-confidence and self-worth through higher education. Participants described that each success, whether an associate degree or an individual class, provided increased momentum and confidence which is reflected in the literature (Bombardieri, 2017). Participants also commonly described a shift in the perception of the value of higher education when they were able to make connections between their coursework and their interests or careers. Finishing the degree became more personal. The intrinsic value became greater than external drivers of employment or societal

expectations. Finally, several participants indicated that the structure of school actually provided stability when their lives became chaotic. The internal motivator was a sense of control over their studies that they did not always have over their lives.

Alternate Model of the Phenomenon of Adult Degree Completion

While the findings in this study align with St. Clair's (2008) primary assertions related to his participation pyramid, two aspects of the findings resonated more closely with the other participation models. The first finding not fully aligned with St. Clair's was the overall direction of the process of degree completion. The decision to participate, stop-out, then participate again was much more of a cycle rather than a pyramid. The process of how adults experienced the phenomenon of degree completion in this research was more accurately represented in Cross (1991) Chain of Response Model. Her multi-directional decision making model reflected the findings of this study more appropriately than the solid pyramid shape that presumes advancement only when lower levels of the model are stable. While basic needs must be met, the actual phenomenon in this study was much more fluid than a pyramid suggests with each phase changing shape and taking priority over others depending on the participants' shifting circumstances and motivations.

The second finding in this research that was aligned more closely with both Cross (1991) and Darlenwald and Merriam (1982) than St. Clair (2008), is the concept of a "triggering" life event that serves as a catalyst for completion. Cross (1991) described it as either a gradual or sudden "life transition" that causes an adult to reflect on changes they either need or want to make. Cross found that these triggers can "wake a latent desire" which in turn causes the adult to make the decision to participate (p. 127). Darlenwald and Merriam in their Psychosocial Model of participation (1982) described these life-altering phases as "participation stimuli" that

“activate” an adults’ readiness to participate (p. 144). Whether the trigger was having a child, getting a divorce, experiencing a turning point at work, getting denied for a promotion or getting a new job with different expectations---each participant could identify the turning point in her live that was the catalyst not only for participation, but for completion. These two findings in particular may indicate a need for a different model related to not only adult participation, but adult degree completion.

The purpose of phenomenological research is not to develop new theories or models but to deeply explore and describe a specific lived experience. Because the phenomenon of degree completion is so individual and heavily reliant on an individual’s circumstance, there may not be one model that will best represent it for every adult learner. However, this study was closely aligned to the literature and existing models of adult participation.

Relationship of Findings to Discussions on the Value of a Bachelor’s Degree

Although the value of earning a college degree is being widely debated, a review of the literature documented benefits both at the individual and societal level. The results of this research indicated that for these participants, the personal value of the degree exceeded all other benefits. The specific findings are discussed below related to the literature review.

Earnings

While this research did not collect data related to earnings before and after, seven of the nine participants reported not getting a better paying job as a result of earning a degree. The literature review widely showed that college graduates earn more across their lifetimes than those without a degree (Ma et al., 2016; Ryan & Siebens, 2012; Schneider & Yin, 2011). Without specific longitudinal data, it cannot be determined that the findings of this study contradict the literature. Additionally, many participants who graduated at later ages (50 years

and older) indicated that they thought their age would limit their ability to increase their earnings significantly.

Employment

The literature revealed that individuals with bachelor's degrees experience unemployment at about half the rate as those with a high school education (Aud et al., 2013; Burns et al., 2015; Ma et al., 2016). All of the participants were already working while in school and were only able to return to school because of tuition remission. Only two of the nine (the 25 and 32 year old participants) were in positions they knew were just to make money until they were able to earn their degrees. They had plans to continue for their masters understanding they would need it to secure jobs in their fields. The other seven were settled in jobs they had held for a number of years. Of those seven, one moved on to her "dream job" after her degree. Two indicated they were not seeking employment advancement. Four participants expressed that even after they earned their degree, they had been over-looked for different positions. One finding of note related to employment is that even if they did not experience job mobility, five of the nine participants expressed being happier at work because they felt they now measured up to their colleagues.

Impact on Children

All of the participants with children described an impact on their own children which is consistent with the literature (Ma et al., 2016; Monaghan, 2017; Robert Wood Johnson Foundation, 2009). Participants who felt forced into college were not planning to force their children to attend whereas those who had no direction as first generation students were determined that their children should attend. All participants expressed a positive impact on their children as a result of their degree.

Return on Investment

Data in the literature review suggested that students who attend college directly out of high school will have earned back the cost of college by the age of 34 (Ma et. al., 2016). However, return on investment is not as clear in the data for adult students (Akitunde, 2012). The findings reflect that participants did not always feel they would have a financial return on investment. Many of them described significant debt as a result of attending school. The debt, combined with lack of job mobility, left several participants with a disillusioned view as to the financial value of the degree.

Sequencing of Degree Completion and Life Transitions

Although this research was not correlational and so cannot attempt to discuss findings as such, the participants discussed the benefits and struggles with their degree based on their age and life circumstances. The two participants who still had young children, expressed appreciation that they would have their degree finished by the time their children were in school. They were confident of the positive impact of the degree on their financial futures. Several other participants, as discussed previously, repeatedly mentioned that they felt their age possibly limited the full financial benefits of the degree. The findings in this literature review were inconsistent on the benefits of the degree based on the sequence it was completed relative to other life milestones. For example, one study found that degree completion sequencing impacts the positive health benefits of a bachelor's degree (Miech et al., 2015). However, another cited the generational benefits of a degree to be present regardless of the time during the child's life that the parent earns the degree (Monaghan, 2017).

Personal Benefits

Participants pointed to personal value as the most important benefit of their degree completion. This is reflected in the literature that described the numerous personal benefits of earning a degree including greater self-efficacy, increased resiliency, social mobility, increased support from friends, and an overall better quality of life (Robert Wood Johnson Foundation, 2009; CAEL, 2008; Ma et al., 2016). The personal benefits that emerged from study participants included satisfaction in feeling complete, increased feelings of stability and control, increased self-confidence and esteem, pride at their accomplishments, and an overall feeling that they had been positively changed by the experience. Additionally, they all described an increased love of learning and confidence in their ability to be life-long learners. Seven of the participants had either completed, or were in the process of completing, a master's degree.

Despite the outcomes of this research, the original problem persists for many students. If the higher education industry has saturated the existing data on this population, why do returning adults still struggle to graduate? The final sections of this chapter will discuss the implications of this research on the industry as well as recommendations for future study.

Conclusions

This phenomenological research sought to describe the lived experiences of individuals who, after multiple attempts, completed bachelor's degrees as adults. These adults are part of the new majority of students in higher education who have not followed the traditional higher education trajectory from high school to four years of college to the rest of life. Rather, life happened first, or in between, and all along the way in their journeys to complete their degrees. Life created barriers that created decisions that put them at risk for earning a degree. Because of those barriers, many adults with some college credits never complete the degree, which is why

degree attainment for this population is a phenomenon.

As life created barriers, however, it also created stability that ebbed and flowed as situations changed for these individuals. The ebb and flow caused them to travel in and out of higher education depending on competing demands and priorities. Each participant in the research had a different story about her journey but as is central to phenomenology, the purpose of the research was to illuminate the phenomenon as a whole. Therefore, emergent themes were identified and while not each participant experienced each aspect of the common themes, together the themes illustrated the experience.

Phenomenological research illuminates two primary levels of an experience: textural and structural. The textural descriptions, which addressed research question one, included the “what” of the experience. The structural description, the answer to research question two, explored the “how” of the experience. The textural descriptions of the participants’ experiences reflected what is already known about this population. The structural experience however, emerged in ways that were not obvious in the literature review. Both textural and structural conclusions are discussed below.

The literature revealed that most adults with some college credits and no degree experience barriers along three dimensions that include situational, dispositional, and institutional. These barriers (with the exception of dispositional barriers, which overlap with structural descriptions) sufficiently describe the “what” of degree completion. Consistent with the literature, the women in this research described their barriers as primarily situational and dispositional, followed by institutional. Situational barriers that were common to these participants and the literature included finances, time, employment, and family roles. Dispositional barriers occurred early in life as the women struggled to find their identities and

then later, as they perceived themselves failing at higher education repeatedly. Finally, it was shifting internal values that led to increased self-confidence and ultimately success. The women believed their journeys were destiny in some ways—that they had to live through what they had in order to appreciate their education in the end. Hence, they did not cite institutional factors as having significant roles in their patterns of stops and starts. They did, however, identify adult-centric institutional practices as lending to their ultimate success.

The answer to research question two, “how” do adults experience degree completion, revealed information that was not as readily obvious in the literature review. Participant experiences mostly resonated with participation models that helped to explain why adults decide to return to higher education multiple times. In alignment with participation models, adults experience the phenomenon as a cycle of decision-making to return to higher education multiple times based on the balance of life’s pressures to life’s motivators. Decision-making is determined by competing and shifting priorities throughout their lives until a final catalyst provides the impetus for success. What emerged in the answer to question two that was missing from the literature is primarily related to the value of the degree on the individual.

Certainly all participants saw the degree as the path to increased financial security and meaningful work at some point in their lives. Those who worked their way into stable careers without the degree however, experienced the completion of the degree in a different way than those who were still working to establish careers. Those already in stable careers who did not see job mobility because of the degree expressed disillusionment. Those who were still building careers expressed hope. For all participants however, two central ideas emerged that were far more important to the women than the financial benefits on which much of the literature related to degree completion focuses. The first was the feeling of shame and devalued self-worth in the

absence of the degree, and the feeling of finally being complete when they had finished their degree. The second related idea, which is a primary conclusion of this research, is that the degree represented much more than an accumulation of credits and years. For all participants, it represented an ability to learn forever—something no one would be able to take away from them. To illustrate this important conclusion, following are quotes from each participant summarizing the overall value of the degree.

Alexis: I just always did my own thing...I don't have the average story. There were so many problems...along the way and it was ...god awful. God awful forever. But I just kept doing school. So school was always just that positive outlet...Because it is that one...that one just right...positive. Nothing but positive path. An outlet from all the stress going on.

Anne: Even confidence in being able to talk to people who are very keen they want to put their finger on your head and squish you down. I thought to myself...no...you may have had many more advantages than me but I am formidable in my own right. Let's go at it.

Donna: I think overall, I just really enjoyed learning...I'd see a lot of students cramming to study...it was just I have to know this and I have to know that. And I'd think why do you have to know that? They'd say because I have to pass this test. And they'd calculate...all their grades...I thought that's such a crappy attitude because you want to have that knowledge so you can carry it forward...so I think I just enjoy learning.

Emma: The word that comes to me is immeasurable....It's a part of my mind I taught to function....And I can use that as a tool and take that anywhere...I can learn anything. That's what I came out with....I didn't feel less of myself anymore. I felt as smart as

everybody else... It completes something. That's what it did for me. It completed something

Jill: I absolutely do not regret going to school at all. I met a lot of people, I learned a lot. The confidence? Absolutely. Just knowing I could do it. Because knowing I could do all that made me know that I could be in that job and I can do it. You put it in front of me I got it.

Joanne: It really molded me, it gave me that confidence I have learned a lot from it, I got to complete my degree which was big. And now it allows me to go on too, to grad school, or whatever I want to do after that whereas I could never do that without finishing my bachelor's....now I enjoy learning. I enjoyed almost every class...I think I have a whole new appreciation for things like that now because I had lost so many freedoms when I was married. So the freedom to get to learn this stuff without somebody in my ear telling me what to believe and what to think so that was a really big liberating thing.

Liz: I think peoples definition or interpretation of value means different things at different times of their lives. I could say honestly that it didn't necessarily open up a whole lot of doors for me. More importantly than that though, the value of it is more internally what I as a human being have been able to....it's changed me....I think of the world differently. I'm not so close minded. I explore things a little more easily without fear. I like that. I really like that. I like knowing things. I like being a critical thinker. I really do.

Nancy: It was more for me rather than for a job. I'm proud of myself even if it doesn't necessarily relate to furthering my job...I like school. I will probably always do some type of school. But today my objective...I don't care about that piece of paper at the end.

It's just...now it's just nice to go and be....have to think...and have learned.

Susan: I think it's more of giving yourself that greatest gift of the empowerment of knowledge. And that's a gift that no one can ever take away from you....I hope I can be a role model for someone else. I've had a lot of role models for me...I've had a lot of people jealous because I've done this. I don't know why you're all so discombobulated because I'm doing this. This is something for me. It's not anything else but for me. No one else. Why do you have to prove...I said I have to prove this to myself. You don't understand. You've been told all your life you won't amount to anything you can't do anything because of this....well you know what...I just do what I need to do for me and that's it... I don't care how much debt I get into. It's worth every penny.

Implications

This research aligns with what higher education knows to be true about the barriers for students who complete bachelor's degrees as adults. The purpose of the research was to contribute to what higher education may not know about how to best support adults to complete their degrees. The findings suggest that higher education has thorough data about the factors that inhibit and contribute to degree attainment, but what it lacks is a more thorough phenomenological understanding of how adults experience their education. The implication of this study, therefore, is to shift the conversation from what adults experience to how they experience it.

Primarily, it is important to understand that education is only a part of the whole of an individual's life and that an adult's ability to tend to that part is constantly shifting. In describing the need to pay attention to participant context in research, Sokolowski (2000) said that phenomenology "...insists that parts are only understood against the background of appropriate

wholes” (p. 4). St. Clair (2008) summarized the struggle for institutions to develop strategies that account for students’ complicated lives:

The challenge for those interested in participation is to find a fluid way of looking at participation that takes into account the complexity of identity, and yet still produces concrete insights that can be used to shape policy and approaches. (p. 19)

A phenomenological approach to this issue that enables more focus on those complexities in order to develop valuable interventions may assist higher education to graduate more adults.

Understanding the context in which education appears in an individual’s life in addition to how they experience education can assist institutions to identify what they can control and what they cannot. If decision-making can be further understood, then perhaps institutions can assist in more impactful ways. Vagel (2014) explained: “...phenomenologists...are not primarily interested in what humans decide, but rather in how they experience their decision-making. For instance, as one makes a difficult decision, how does one find her- or himself? In pain? Satisfaction? Confusion? Clarity?” (p. 21). If the decision and the resulting impact on the adult could be better understood, a holistic intervention could possibly be developed. St. Clair suggested that degree completion is “...only one policy strand among many bearing on individuals’ decisions. In the end, participation in learning cannot be widened by institutional ‘pull’ mechanisms, only by ensuring that there is an educational response wherever a ‘push’ develops” (p.19). In other words, institutions may benefit from focusing less on trying to convince adults to return to education and focus more on what they can do when adults have to leave. Specific strategies based on this phenomenological understanding of adult degree completion are presented in the following section.

Recommendations for Institutions Serving Adult Learners

This phenomenological description of the experience of adults completing their bachelor's degree suggested several recommendations for institutions. The recommendations result from the themes that emerged through data analysis of participant experiences and are supported by evidence in the literature that aligned with the findings.

1. Continue to Design Services and Programs to Remove Barriers for Adult Student Participation and Completion

Although participants did not cite institutional factors as a significant barrier to their degree attainment, they did note adult-friendly practices as being important to their final success. In addition to documented best practices for adult-serving institutions, colleges and universities may consider the following strategies based on the participants' final successful experiences.

Help students experience small successes to build momentum. Many participants cited increased self-confidence as they began to succeed in coursework. Short-term credentials or clusters of courses that build upon each other and ultimately lead to a degree could be a way to support student momentum and success. Institutions may also encourage adults to start with few credits in their early semesters.

Support students even when they are not enrolled. As St. Clair (2008) asserted, institutions should focus less on pulling students to enroll but rather assist when life's circumstances push students out. Therefore, institutions could investigate new ways of working with students to provide on- and off-ramps to decrease student movement between institutions when possible. This would allow students to seamlessly leave when they have to and return when they can without fear of lost transfer credits or enrollment difficulties.

Focus services more on encouraging and increasing learning opportunities rather than reducing life's barriers over which institutions have little control. Given the significant value the participants found when learning about subjects in which they were passionate, institutions can assist adults to seek valuable experiences when they are enrolled which may make it more likely for them to return if they have to leave.

Make colleges adult friendly in spaces, courses and teaching. Participants appreciated the flexibility in courses that their final institutions offered that allowed them to continue to work, take courses, and balance family roles. For example, Alexis noted that her school was “amazing for me personally as a mom and as a student, and as a full time worker.” Additionally, participants mentioned enjoying the company of other adults and often felt out of place with traditional students which may indicate a need not only for adult specific courses, but spaces on campus that are welcoming to adult learners.

Finally, participants appreciated sensitivity toward adults in course assignments and content, validating the literature on the importance of andragogy as a teaching approach. For example, several participants specifically cited group work as a challenge, particularly in online courses. Amanda noted “as an adult...the group projects were a waste of time. I know the meaning of them is to put people together so they can work together but I've been working most of my life. I know how to work with people. I know how to work with a team.”

Invest in caring, knowledgeable advisors and enrollment counselors. Participants commonly noted that advisors at their final institutions were integral to their success. A few also noted experiences with former institutions where they felt that advisors were not being honest nor student centered. Participants stressed the need for accurate and truthful guidance and supporting students regardless of their experiences. Institutions should take care to advise

students as to the realities of being in school so that students can determine whether or not the school is the best fit. Related to fit, Susan stressed that customer service is crucial to adult learners and without it, students may leave. She encouraged institutions to “just let them feel like they do matter [and that] the reason they chose that school...it was the right decision.”

2. Improve the Commuter Student Experience to Increase Persistence of Non-Traditional Students in Early College Attempts

Participants all described disrupted pre- and early-college experiences. In order to improve retention and completion of adult students, institutions should continue to focus on improving the student experience to engage all learners, particularly commuters and part-time students, as soon as they start classes. This could also include helping students connect their college experience to their own aspirations, which may mitigate a lack of guidance from family or a student’s high school.

3. Attempt to Reduce Situational Barriers Particularly Related to Cost

As cost was noted by participants and in the literature as a primary barrier, institutions should continue to find ways to make education affordable. Given that several participants noted employer tuition benefits as the reason they were able to return to college, colleges and universities should continue to find ways to partner with employers to provide pathways to completion for their employees.

Also evidenced in the research and literature as common to adult learners, all of the participants started at community college. Making the associate degree at minimum affordable was a specific suggestion from Anne: “Affordable education for everyone at the community college level is very important... [make it] affordable to people whose lives have been disjointed.” Continuing to build pathways from associate degree to bachelor’s degree

completion may also reduce cost for adult learners.

4. Reduce Dispositional Barriers by Normalizing and Validating the Experiences of Adults

To reduce the dispositional barriers of shame and low self-esteem found in this research and supported in the literature, institutions should stop marginalizing the adult student population in all ways possible. This could include adoption of terminology noted in the literature such as “new traditional” or “21st Century Learners” rather than non-traditional (National Adult Learner Coalition, 2017). Advisors and admission representatives could also help adults re-frame barriers that once kept them from completing as ultimately providing stability to balance courses with life’s roles. Finally, institutions can help adults recognize the strengths they bring to their studies as opposed to focusing on areas of remediation or weakness in adult’s early coursework.

5. Assist Students to Understand Differing Value Propositions of Degree Attainment

Because the participants in this study all cited that the personal value of the degree was the most important outcome, institutions should help adults clarify expectations related to degree attainment. For example, if students are already settled into a career in which they seek advancement, institutions might encourage them to speak with their employers about realistic expectations for job mobility or salary increases once they receive the degree. Rather than discouraging students from completing, this approach could assist students to focus on the differing value propositions of a bachelor degree based on their own goals. Similarly, institutions should ensure that all students understand how specific majors are related to career outcomes to reduce the possibility of any unrealistic expectations and assist students to choose appropriate majors for their career interests.

Additionally, more intensive career counseling at the end of a student’s program may be valuable. For example, Joanne specifically noted:

One thing that would have been more helpful...towards the end...having more help to get ready to go out to the job search and a career field. More networking opportunities, more...of a set-up. Because it was really difficult especially in the end. Doing the internships...spending so many hours on that...still trying to work. It was really hard to be doing all the work that I needed to do to start the job search.

Institutions could consider implementing some type of exit counseling in addition to career resources to help adults find next steps post-graduation in their careers and further education.

In addition to the above recommendations for institutions, specific advice to adult students directly from participants is offered in the following section.

Participant Advice for Adult Students

One aim of this research was to contribute to the information available for adults trying to complete bachelor's degrees by describing the essence and identity of the phenomenon. The value of this description is that "The identity of the thing is there not only for me but also for others and, therefore, it is a deeper and richer identity for me" (Sokolowski, 2000, p. 32).

Perhaps seeing themselves in the quotes below will assist other adults in their personal journeys. The list and quotes below are from participant responses to the question "what advice would you give other adult students?"

It is Always Possible: Put One Foot in Front of the Other

Alexis: It is always possible because life can throw a million reasons [that makes it] so easy to say no and that you can't do it and it's too hard...but it's not. It's not. It's SO possible. [Even] with everything I had going on then, I knew I could I do it. I think even just the first semester, you'll know right away if it's where you belong or not.

Donna: You're not getting younger. You're getting older. If you really want to do it, you

have to do it. You'll see it's not that bad—you can do it. I think having other people to help you along the way is good but...if you really want to do it...[start] with one class and you can work your way up. But it's possible.

Anne: Like an old man into a bathtub, ease yourself in. Take one class. Don't make it be the higher levels...something you're interested in. But a lower level. 100 or 200 course. That's why there's different echelons of courses...One baby step at a time. The longest journey starts with one step.

Susan: Take each semester or a quarter at a time. But also take each week at a time. And map out everything. I have this thing about mapping out everything and making a plan about what I have to do.

Connect With Other Adult Learners to Get a Support System

Alexis: It's amazing and you'll meet other people that are exactly like you going through the same thing and you can help each other. So that was a major and amazing part of it. That aspect of it made me feel so comfortable.

Susan: Keep forging ahead and once you get a good support system always listen to what they have to say because whenever you are pushing yourself you are forgetting to take care of yourself.

Going Back to School is Hard: Commit and Persevere

Amanda: Do it. Persevere. Absolutely. It's tough but if you can financially afford it, it's not cheap. And take the time to do it. I absolutely do not regret going to school at all.

Anne: Sometimes that's just coming to class. Everytime there is class. Not making excuses. Making it to class. Doing the homework. No matter....television will wait, or the phone. whatever distractions. This is your job right now. And focusing on it and proving to

yourself, and proving to other people that you can do this.

Nancy: The adult student has to be confident enough to go back to school. Because you are competing with that 20 year old and you still have to be conscious that they are 20. So when they are doing 20-year-old things you can't get annoyed.

Joanne: I think I would just say, be prepared, because it's not going to be easy. It's going to be a lot of hard work. But it doesn't last forever and it'll be over before you realize it and I think with good time management skills, good organization, anybody can do it no matter what's going on.

Susan: First of all, don't give up. It may seem like you are struggling, but think and count how long you've been out of school. The way you learned before may not be the way you learn now because you're older. And actually when you go back to school as an older student you want it more.

Liz: You have to set it up in your mind correctly. You have to be prepared to give up things. Simple things like housework. More important things like vacation. I didn't take a vacation for 7 years.

Ask For Help When You Need It

Donna: It was nice because I reached out to the professor and she said 'What's wrong?' And I started telling her... I was going through a hard time with my husband. She said you should have come to me. I said but that's not a reason to tell you that...that's something I would have done when I was younger [as an excuse]...and she said, no no no, that's where you're wrong. You have to let somebody know.

Susan: Because life does happen and it's ok...you have to say I need to step back, I need to ask for permission if I can have an extension for something. They may or may not agree on

it depending...[but] let your professors know if you're in trouble. Let your professors know if certain things are not the way that you they think things are for you.

Have a Personal Reason for Wanting to Complete a Degree

Emma: What they don't know is what finishing will do for you...I know from myself and other people who didn't finish it's as if, we feel bad about ourselves...It really has that sort of feeling. And if you finish in a way that's valuable for you, studying something that intrigues you, that really lights you up that makes you hungry for more.

Susan: Don't do it because I did it, do it because you want it. Education is not for everyone. You do it because you need to do that for yourself. Whether it's to get a better job, to earn a degree, or just because you say hey this is something you've always wanted to do. But do it for yourself.

Nancy: Make sure that your major is applicable to the outside world. That somebody is going to find value in it other than you. [But then you] have to pick [your] major based on [your] interest. Because if you're not interested, you're not going to put your effort into it. My mistake, at least in the beginning, was letting my family determine what my major should be.

It is a Journey: Let Go of the Past

Emma: I was looking at the years [wondering] what was I doing this year and that year? Oh I met that guy and we were hiking in the mountains. What was I doing for work? Oh yea I was waiting tables and I decided to come back...every learning experience adds up...[no school] was any less valuable then [the other] or my desire to be an actress. It's all part of the desire to learn. [We need to] instill in adults that every little piece of their college...that they gather is incredibly valuable because in it, was their desire to learn. So instead of

diminishing it...or thinking of it as incomplete, [know] that all of those things are pearls...rocks that light the way...These are a part of your journey. These are valuable and that would have helped me a lot...I could have used that...it's ok that you didn't finish.

Recommendations for Future Studies

As is the nature of phenomenological research, this study focused on the experiences of nine participants and, therefore, lacks generalizability for all students. Additional research on segmented student populations would benefit adult-focused institutions. Specifically, this study did not incorporate diverse student views in that all of the volunteers were women and all but one of the participants were white. It will be important to conduct additional research on diverse adult learners with regard to race and ethnicity in order for higher education to ensure access to education to historically marginalized student populations. Additionally, since this research focused on adults who had completed degrees, studying the phenomenon of non-completers would also be insightful. Another theme that bears additional investigation given participant experiences is the perception employers have on individuals who complete degrees later in life. This would be especially interesting to explore how employers view job mobility for their own employees related to degree completion. Finally, continued study on the sequencing of earning a college degree related to certain outcomes warrants investigation. It seems that the personal benefits of a bachelor's degree might be relevant at all ages but that financial or employment outcomes may be mitigated by the sequencing of the degree in relation to other life events.

Summary

In 2011, Dan Angel and Terry Connelly described the nation as a swimmer stuck in a fatal riptide, heading out to a sea of Americans without college degrees. In 2013, Jeffrey Selingo declared that "American higher education is broken" (p. x). He cited increasing cost,

decreasing quality, and rising student debt as major contributors. The real evidence of the magnitude of the problem, however, are the 400,000 students who drop out of college every year and the close to 50% who enter college but leave without a degree (Selingo, 2013). Low college completion rates lead to national economic decline and limited economic and social mobility for the 35 millions of Americans who have some college credits and no degree (Burns et al., 2015; Erisman & Steele, 2015). When students do try to return to higher education, they are met with barriers and risk factors that make them nearly 20% less likely to graduate than if they had stayed at their first institution (ACE et al., 2015; EAB, 2015).

The purpose of this phenomenological research was to explore the experience of degree completion for adult students to contribute to literature that seeks to improve adult student graduation rates for the betterment of individuals and society as a whole. The findings of this research aligned with what was already known about factors that both inhibit and promote degree attainment for adult students. The implication of that alignment is that higher education should continue to develop and implement policies and practices that support adult learning and degree attainment. The findings of this research also pointed to a possible area that in which institutions could focus more attention. That area is the philosophical considerations of the way in which adults find themselves completing their degrees. Institutions can assist adults by removing the judgement and shame of not finishing a degree and viewing the experience of completion as a process: "...we must emphasize that the identity of the object is given only across the difference of presence and absence. The identity is not given only in the presence" (Sokowloski, 2000, p. 37).

The life-long identity development through the pursuit of a degree may warrant different engagement with adult learners whether they are enrolled or not. Institutions cannot control

most of the barriers that keep adults away and, therefore, may benefit less from focusing on “pulling” students into higher education and dealing with ways to support them when life’s “pushes” force them to leave (St. Clair, 2008). Finally, this study suggested that more research needs to be conducted on the economic value and return on investment of a degree completed later in life. That finding in no way devalues the benefit of the degree as a significant personal achievement for each participant in this study.

Colleges and universities need to continue to find ways to address the epidemic of the millions of adults with some college credits and no degree that grows exponentially each year as students struggle to stay in school. Higher education should stay focused on controlling cost and broadening access while providing differential pathways for students to move seamlessly to, through, and out of college. Lastly, higher education should keep sight of its mission to develop life-long learners--helping all students connect to learning in ways that meet their situational realities, and career and personal goals. If higher education can shift the conversations around “traditional” students, colleges and universities have the potential to carry out Emma’s wish for future adult graduates: “finish in a way that’s valuable for you, studying something that intrigues you, that really lights you up that makes you hungry for more.”

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Appendix A

Researcher Positionality Statement

Phenomenological research calls for “a suspension of presuppositions” (Creswell, 2007, p. 58) in order to study a phenomenon in the most open way possible. This requires the researcher to put aside her own experiences and preconceived notions about the phenomenon being studied. Since this can be difficult, one way to mitigate potential researcher bias is for the researcher to identify then put aside, or bracket, her own opinions. Creswell (2007) suggested that the researcher should decide how and in what way his or her own experiences will be introduced into the study. The following section will offer a brief statement about my positionality related to the topic.

Since I followed a traditional trajectory from high school to a bachelor’s degree, then through my master’s degree, my primary experience with this phenomenon is through my job and the pursuit of my doctorate as a working adult. I have worked with adults in degree completion programs for nearly ten years and, therefore, have an understanding about their needs and institutional best practices that support them. In order to study this phenomenon openly, I purposely selected institutions known for their adult learning programs so that any bias I may have about institutional factors related to the participants’ experiences might be lessened. I also bracketed my own pre-conceived opinions about the reasons for their starts and stops and was open to themes as they emerged whether I anticipated them or not.

My personal experience as a working adult pursuing a doctorate degree was the context in which I conducted this study. Rather than lead to a bias, my identification with participants led to greater empathy of their experience. However, while I was able to relate to many of their struggles to balance work, a family, finances, and classes, I felt my experience pursuing a

doctorate was entirely different than that of pursuing a bachelor's degree as an adult. This emerged primarily because I was not also battling societal expectations of education attainment in that the sequencing of my degrees in the context of my life conformed to a traditional trajectory. In other words, I was right where I needed to be, with other adults roughly the same age, pursuing an appropriate degree that would bring advancement in my already stable career. I found therefore, that I was able to bracket my own opinions about their decision making because it was completely different than my own. This led to openness and receptivity to explore their journeys without judgement or comparisons to my own situation, which in retrospect, did not seem like such a struggle compared to that of the participants.

Overall, my professional life and experience as a doctoral student provided context and most importantly, passion for this topic. I experience the struggles of these adults in working directly with them but also from an institutional perspective; I want to do better. My eagerness for new ideas that I would be able to apply to my own practice in order to make a difference enabled me to bracket my world in order to walk in the worlds of my participants.

Appendix B

Interview Protocol

Project: Returning Adult Student Bachelor Degree Attainment

Time of interview:

Date:

Place

Interviewee:

Logistics: I am expecting our interview to last approximately two hours. If it's alright with you, I will be taping our session as well as taking notes so I can be sure to record everything you are telling me.

Describe project: Think back to when you decided to get your Bachelor's degree. What thoughts went through your mind as you made the decision to return to school? What was happening in your life when you made the decision to leave prior colleges but stay in your last institution? I am conducting this interview as part of a project to figure out ways to help other adults be successful in college and help colleges and universities know what it takes for adults to be successful. The way I'm doing that is to talk with several adults who have experienced this process successfully and attempt to describe it (the good and the bad) for other adults and institutions. I am interviewing twelve graduates on their experiences before and during their most recent college enrollment. Participants are from private, public, and for-profit institutions, are over the age of 24, and stopped and started college at least once. The purpose of these interviews is to develop a composite picture of the factors and processes that can best assist students to graduate. Ultimately, this research will help institutions recruit, advise and retain

adult students by understanding the factors that need to be in place for adults to succeed which in turn, will help adults achieve the goal of earning a bachelor's degree. This will also help meet the national goal of having the highest numbers of college graduates by 2020. Lastly, you have likely experienced this yourself, but having a bachelor's degree predicts that you will have a higher income, have better health outcomes, and that your children are more likely themselves to earn a college education.

Confidentiality: No participants or institutions will be identified by name. Because I will combine all the interview data into one composite "picture," personal characteristics of students will not be attached to individuals although you may recognize aspects of your story throughout the description.

Interview Questions

1. I'm going to ask you a few questions about yourself. Feel free to tell me if you do not wish to answer them.
 - a. What is your age:
 - b. What is your gender?
 - c. Will you please tell me all the colleges and universities you have attended?
2. Prior to starting college, please describe your early educational experiences.
 - a. Probe: Tell me about your high school experience.
 - b. Probe: tell me about your self-confidence?
 - c. Probe: What was happening in your life?
 - d. Probe: How did you perceive the value of education?
 - e. Probe: Was there anyone who influenced your educational experience?

3. Why did you decide to go to college the first time?
4. Describe your experience at your first college.
 - a. Probe: Tell me about the institution.
 - b. Probe: tell me about your self-confidence?
 - c. Probe: What was happening in your life?
 - d. Probe: How did you perceive the value of earning a degree?
 - e. Probe: Was there anyone who influenced your educational experience?
5. Why did you stop? (Ask this for each college attended)
 - a. Probe: Tell me about the institution.
 - b. Probe: tell me about your self-confidence?
 - c. Probe: What was happening in your life?
 - d. Probe: How did you perceive the value of earning a degree?
 - e. Probe: Was there anyone who influenced your educational experience?
6. Please describe what happened in your life after you stopped college the first time.
7. Why did you decide to return to college? How long did you stay out before you returned?
(ASK FOR EACH stop out time)
 - a. Probe: Tell me about the institution.
 - b. Probe: tell me about your self-confidence?
 - c. Probe: What was happening in your life?
 - d. Probe: How did you perceive the value of earning a degree?
 - e. Probe: Was there anyone who influenced your educational experience?

(REPEAT 4-6 FOR EACH INSTITUTION)

8. What was different about the last time you attended school compared to all the other times before?
 - a. Probe: What was different about the institutions?
 - b. Probe: What was different about your belief in your ability to succeed?
 - c. Probe: What was different in your life?
 - d. Probe: What was different about your belief in the value of your degree?
 - e. Probe: Was there anyone who influenced your educational experience?
9. Was there any person or people who contributed to your success along the way that you have not mentioned yet? Or of the people you have mentioned, who had the most influence? Tell me about how he/she/they contributed?
10. Describe the value of your experience. Was it worth it?
11. Looking back at your experience...having just described your journey....what advice would you give to other students?
12. What advice would you give to institutions?
13. Is there anything that you didn't mention that you now recall that may be important to mention?

Debrief: Thank you so much for all of the information and your time. Please be assured again that our interview will be confidential and my final project will protect your anonymity although you may recognize pieces of your story in the final results. I would like to follow up with you when I have reviewed our interview to make sure I have accurately reflected your experience and to make sure you are comfortable the data I have included in my results. Once the entire project is completed I am also happy to share a summary of the findings as well as my hopes on what can be done with the research to improve programs geared towards adults.